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OF this I am certain, that in a democracy, the majority of the citizens is capable of exercising the most cruel oppressions upon the minority, whenever strong divisions prevail in that kind of polity, as they often must; and that oppression of the minority will extend to far greater numbers, and will be carried on with much greater fury, than can almost ever be apprehended from the dominion of a single sceptre."—BURKE.

NOTES OF THE WEEK.

During the week there has been more liveliness on the Western Front than for some time past. Raids have been general all along the line, and artillery duels frequent. The Germans, after a heavy bombardment, made on Friday several attacks on a wide front in the Champagne district. They got a momentary foothold in the Neufchâtel salient and at the fort of La Pompelle, but were subsequently ejected with considerable losses. Heavy attacks were also made on the Portuguese lines from Neuve Chapelle northwards, but, though hard pressed, our Allies held their own. On Monday, east of the Meuse, the French surprised the enemy in a snow-storm, and penetrated as far as their fourth line on a front of 1,300 yards. More than 150 prisoners were taken, and the French casualties were light. Our raiders also made several successful incursions on Monday, notably the Australians at Warneton, in the neighbourhood of Messines, and Middlesex troops north of Passchendaele. Again, on Tuesday, the Australians raided the trenches at Warneton, killing in the two attacks more than 90. Their cool courage and precision are evidently most effective in reducing the moral of the enemy. On Wednesday the Belgians answered a series of attacks on their advanced posts by defeating the German "shock troops" and taking over 100 unwounded prisoners.

In Palestine, General Allenby's forces continue to push forward. To the east and north of Jericho our troops had encounters with armed patrols during the beginning of the week, and there has also been a parallel advance north from Jerusalem on the road to Nablus, the ancient Shechem. Our troops are by latest accounts half-way on the road between the two places.

Few people have the time to read the long despatch of Sir Douglas Haig on the Cambrai affair. The event

is now four months old, and things move quickly in modern war. The importance of the affair has been exaggerated; a Press-fed public loses all sense of proportion. Three conclusions, however, emerge. The successful attack by General Byng did have the valuable result of attracting a considerable number of German troops, which would otherwise have gone to the Italian front. For the purposes of the Italian movement Sir Douglas Haig's forces were dangerously depleted. And, thirdly, the use of cavalry in modern warfare is shown to be of doubtful advantage. It does not appear that there is any blame attaching to any branch of the armies or their command.

A large proportion of the Irish people, we are sorry to record, are engaged in Ireland in preaching open rebellion against the King. A small proportion of the Irish people, drawn almost entirely from Ulster, are engaged in fighting abroad for the safety of the Empire. The stay-at-home shirkers and rebels are allowed to do exactly as they like: they are exempt from military service, and are not subject to the rations of food. Amongst other forms of amusement, the stay-at-home shirking rebels are baiting the absent fighting Loyalists in the Press, and accusing them of being obstructives, sectaries, bigots, etc. The reason for this attack by the stay-at-home rebels upon the fighting Loyalists is that the Loyalists object to being governed by the Rebels. The Press Gang Government in London, whose leading members are called Unionists, looks on with folded arms. It is true Lord French has been sent to Ireland: but who knows what wires are being pulled in the Press?

The sudden death of Mr. John Redmond, in his sixty-seventh year, coincides, curiously enough, with the closing of a distinct phase of the Irish question. Parnellism did not die with Parnell in 1891, but was carried on, under the name of Nationalism, by Messrs. Redmond and Dillon. Nationalism, in the sense of an Irish Parliament subordinate to Westminster and led by the elderly Parnellite remnant, is dead, and Mr. Dillon would be wise to recognise the fact. Even Mr. Delvin cannot re-animate the corpse. There is certainly a great opportunity for a young Irishman with brains and character to bring the various Irish parties together, and solve the insoluble difficulty.

John Redmond was in the physical qualities of oratory one of the great speakers of the House of Commons. He had a fine head, handsome features, a resonant voice, and a generally commanding carriage. He must have prepared his speeches carefully: the sentences were so well-balanced, and delivered with such impressive fluency and emphasis. It was only when you came to read the speech in cold print that you discovered there was nothing in it—neither wit, nor fancy, nor passion. The style was what Matt. Arnold called "Corinthian": it was cold; it glittered; it made its points; it had no soul. Mr. Redmond was a man of good family, which is not always the case with Roman Catholic leaders.

The point of Lord Lansdowne's second letter is that it would be wise at this juncture to substitute conversations between representative persons at a neutral place,

like The Hague, for the recriminatory wrangling of journalists and statesmen. Certainly nothing could be less edifying than the screaming of journalists across the Channel; and statesmen can never say what they really think. Lord Newton's meeting at The Hague produced real results in the exchange of prisoners and their tendance in Switzerland and Holland. The objections to informal conversations about peace are that there are so many divergent views on the subject, and that this is not the time. The Germans are flushed with the conquest of Russia; they are greedy, and they will, like Bonaparte, overreach themselves. We must keep on punching, and wait.

No one knows better than the German Government that their conquest of Russia may do to fill headlines in the newspapers, and to excite the cupidity of the high finance, but that in reality it is no "rosy job" that lies before them. Not only is Russia starving, the means of transport disorganised, and much of the wheat area devastated beyond hope of harvest, but there are now three Governments to be dealt with. The Bolshevik Government at Petrograd is easily handled: it is a gang of cowardly cutthroats, who tremble at the sight of the Kaiser's sword. But there are apparently two Governments in the Ukrainian Republic, the one, national in politics, and fighting the Internationalists at Petrograd, and the other presumably international, and disposed to agree with Lenin, Trotzky, and the Kaiser. Altogether, it is a pretty kettle of fish.

The peace signed by the Bolsheviks and the two Emperors is, as they well know, not worth the paper it is written on. The Kaiser may wave his sword, and thank God and Count Hertling for their co-operation; but no reasonably informed person imagines that such a peace can last. The Ukraine contains the most intelligent and wealthy people of the Russias, as well as the most fertile lands. It is absurd to suppose that the Ukrainian Republic is going to submit to the Germanisation of their country, and in time the merchants and landowners of Great Russia will open their eyes. Talk of a lasting and universal peace! Why, Russia alone provides materials for a hundred years' war! Consider the number of Great Powers that are interested in Russia—viz., France, England, Japan, and the United States. All these countries have invested huge sums of money in Russia, and can only repay themselves by the policy of the "open door." Are they going to allow Germany to bang and bolt that door in their faces? As the young lady in Shaw's play remarked, "Not bloody likely!"

It is exasperating to reflect that the active co-operation of Japan in Far Eastern Russia has been agreed upon, like most of our strategical strokes, when it, perhaps, is too late. Had the co-operation of Japan been accepted when it was offered, at the beginning of the war, two years ago, a year ago, Russia might have been saved, the Tsar might have been kept on his throne; or, even after the fall of Nicholas a year ago, Miliukof and the Moderates might have been supported in the formation of a stable government. But just as happened in the case of Greece, the fear of offence paralysed a bold course, and procrastination won the day. The United States had not then joined the Entente, and the participation of Japan in the war raised undoubtedly delicate questions both with America and the British Dominions. It is the business of a strong statesman to take some risks, and to climb over, not creep under, delicate questions.

The statesmen of Japan are as realistic in their aims and methods as the Ministers of the Kaiser. They are perfectly loyal to their engagements; only, if they are to fight, they mean to fight as the equals of the white man, and they are right. However, Japan and the United States have now settled their business, and presumably our Colonial Dominions are satisfied. But what about China, which has an army of 800,000 men, and is also at war with Germany? It is edifying (and, were it not so serious, amusing) to remember that the Conservative

party was routed in 1906 upon the cry of "Chinese Labour." Mr. Winston Churchill was foremost in his denunciation of the Tories for their employment of Chinese coolies in the South African mines.

A vote of censure was moved in the House of Commons on Lord Milner for having allowed the employment of Chinese labour. Mr. Winston Churchill opposed the vote on the ground that Lord Milner was old, poor, and a finished man, who ought, in pity, to be left alone. "Press not a falling man too far" was the burthen of Mr. Churchill's speech. *A l'heure qu'il est* Lord Milner and Mr. Churchill are members of a Government which is employing thousands of Chinamen behind the lines on the Western Front. Only, Lord Milner is a member of the Cabinet of Six, and Mr. Winston Churchill has just managed, by threats and entreaties, to force his way back to office in a position inferior to Lord Milner. Such are party politics! Was not Disraeli right when he said that it was "a stinking profession"?

The kingdom of Japan and the new Republic of China have suddenly become interesting. Great Britain made two treaties or agreements with Japan—the first in 1902, the second superseding the first in 1905, when Lord Lansdowne was Secretary for Foreign Affairs. Japan was then at war with Russia, and if any other Power—France or Germany, for instance—had come to the assistance of Russia, England would have been obliged to go to war with that Power. Article VI runs: "As regards the present war between Japan and Russia, Great Britain will continue to maintain strict neutrality unless some other Power or Powers should join in hostilities against Japan, in which case Great Britain will come to the assistance of Japan, and will conduct the war in common, and make peace in mutual agreement with Japan."

At that time (1905) the relations between Great Britain and France were far from friendly, while the entente with Russia was just beginning. Suppose that France had joined Russia, England would have been obliged to go to war with France. And what would Germany have done? Probably joined England and Japan! How little does a nation like ours, always absorbed in party politics, know of its foreign engagements! Nevertheless, Lord Lansdowne's Treaty with Japan was a diplomatic *coup*, and had for its declared objects "the consolidation and maintenance of the general peace in the regions of Eastern Asia and of India: the preservation of the common interests of all Powers in China by ensuring the independence and integrity of the Chinese Empire, and the principle of equal opportunities for the commerce and industry of all nations in China."

This is what is known as the policy of "The Open Door." But what has poor China done that its independence and integrity should be guaranteed by Japan and Great Britain? We have observed that whenever the independence and integrity of a country are guaranteed by some other Power or Powers, that country is in imminent danger of losing both. So it has been with Turkey: so it is with Belgium. It appears that America and Japan have also been busy in looking after China, for in 1908, three years after the British treaty, Senator Elihu Root signed an Exchange Note with M. Tanihara, then Japanese Ambassador at Washington, to the effect that the two Governments would respect the "Open Door Policy" in China.

But quite recently—we think last year, 1917—the Lansing-Tshü agreement was signed, by which the United States agreed to recognise "the special interests of Japan in China." Between 1915 and 1917 it is notorious there was friction between America and Japan with regard to China. In 1915, six months after war broke out, Japan demanded of China an extension of the lease of Port Arthur and railway and mining concessions in Manchuria and East Mongolia. The American Cabinet made "inquiries" at Peking at once. In 1917, when there was a revolt of the provincial

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Governors against the Central Government of China, Washington wrote Peking a little lecture about unity, and Tokio was furious. On the whole we are not surprised that China is uneasy at the interest taken in her fortunes by her powerful neighbours, and is inclined to be hurt that the future of China should be made a basis of agreements between Japan, Great Britain and the United States without her wishes being consulted. We sympathise with China, and should like to see this Lansing-Tshü agreement.

We read that Colonel Claude Lowther asked for the second time in the House of Commons why Lord Beaverbrook should not be entrusted with the confidential secrets of the Government. For the second time no one, not even Mr. Bonar Law, ventured to answer. We will endeavour to do what apparently no member of Parliament has the courage to do. The reason why Lord Beaverbrook should not be taken into the confidence of the Government is that he has never given to the public or to the House of Commons any reason why he should be so trusted—and that is quite a sufficient reason. According to the sound and honourable practice of English public life, a man is not in seven years made a knight, a baronet, a peer, a privy councillor, and a member of the Government unless he has by public service, before the eyes of his countrymen, and subject to the scrutiny of competitors, earned confidence and promotion.

We can recall no case in English politics where a man has had honours showered upon him in such profusion who had not served an apprenticeship in the House of Commons and in political office of some twelve or fifteen years. Mr. Aitken first made his appearance in the political life of this country in 1910, when he was returned for Ashton-under-Lyne at the General Election. He was then in his thirtieth year, and was reputed very rich. He must therefore have made a large fortune rapidly at an early age, and indeed any Canadian will tell you that "Max Aitken" was the hero of a cement combine. There is no crime in this; and it is very nice for Lord Beaverbrook, his heirs, and his assigns. But it is no earthly reason why the British nation should trust Lord Beaverbrook in a confidential position at a time of war crisis. This is the first time in English politics that a "get-rich-quick" financier has been thrust into a prominent Government post.

We object to the Prime Minister's use, or rather abuse, of the prerogative of the Crown to promote to peerages and privy councillorships his personal friends for no other reasons than that he likes them, and that they are rich. Kings have done this, but Mr. Lloyd George is not a king—at least, not yet. It is a defiance of public opinion, and it is a degradation of the honours of public life. If this business had stood alone, it might have passed; but it is a pendant to the Marconi transaction, and looks like the beginning of that corruption which eats the heart out of all democracies. There is the further question of Lord Beaverbrook's ownership of a newspaper. Mr. Bonar Law told the House of Commons that Lord Beaverbrook had resigned his position on the board of the *Daily Express*, and we learn from the papers that he has resigned his chairmanship of the Colonial Bank. It is a farce for a man to resign his directorships unless he also parts with his shares. It is the share-holding in the bank or newspaper that is the sinister interest, not the seat at the board.

With regard to the connection between the Government and the Press, Cabinet Ministers have at all times maintained more or less covert relations of the kind, and their colleagues have always objected. It was Lord Aberdeen (Disraeli's "virtuous Thane"), and not Mrs. Norton, who betrayed Peel's secret about the Corn Law repeal to Barnes of the *Times*. Disraeli was always writing to Delane; and "Pussy" Granville was a notorious sieve. Palmerston was said to "keep" a paper, the least agreeable probably of his many *liaisons*. All this is well understood: the Minister primes the

editor, the editor puffs the Minister. But this is a very different thing from making three newspaper proprietors, owning between them perhaps twenty newspapers, members of the Government. Instead of a casual confidence passing, these men have the right to see the cables, and to know all the secrets and the mistakes of the Government. They become the masters of the Government.

Suppose that Lord Beaverbrook or Lord Northcliffe should quarrel with Mr. Lloyd George. Such things do happen between men, before and after dinner, though Dryden tells us that "politicians neither love nor hate." The greatest results flow from the smallest causes. A glass of water spilt on Mrs. Masham's gown deprived the Duke of Marlborough of his command, and led to the Peace of Utrecht. An order sent at the eleventh hour to prohibit Cromwell sailing for America destroyed both King and Commonwealth. If by any untoward chance Mr. Lloyd George should fall out with one of these Press Lords, they could ruin him. Has Lord Beaverbrook or Lord Northcliffe ever hesitated to break an enemy, if he got the chance? It would be safer and simpler for these Press Lords to assume the responsibility, and form a Cabinet of their own.

In whatever other department State control may be a success it is certainly a failure in shipbuilding. Lord Inchcape and Sir John Ellerman are agreed that the substitution of Government for private shipbuilding has greatly reduced the output of tonnage. Mr. Lambert told the House of Commons that under Government control and standardisation the output had fallen from a pre-war figure of 2,000,000 tons to 700,000 tons per annum. It is the old story. Substitute the Government for the private employer, and at once the employees begin to put pressure upon a squeezable Minister. When the Minister is a politician out for votes like Mr. Winston Churchill the danger is great, in times of peace—during a war, it is appalling. It is simply shocking to learn that the apparatus for the destruction of U-boats is being delayed by the greed and laziness of the men in the building yards.

At the meeting of the Chamber of Shipping on Wednesday Lord Inchcape said: "I was on the Clyde last Saturday, and at noon the whistle in a large ship, building yard sounded, and the moment it went every soul in the yard threw down his tools and bolted. Not a sound was heard in Clydesdale after 12 o'clock on Saturday. It might have been that no war was going on, and that no new ships, no destroyers to hunt submarines, were required." We cannot reconcile the output figures of Mr. Lambert with those of Sir John Ellerman. According to Sir John Ellerman in a period of thirteen months Government shipbuilding produced only 130,000 tons, carrying capacity, as compared with 1,500,000 tons for a similar period under private enterprise. And this is the State Socialism and the Democracy, for the safety of which we are told that we are fighting Germany! The most formidable enemy is within our gates.

It is unfortunate that the First Lord of the Admiralty, how great so ever his faculty of organisation, does not know the difference between "odds on" and "odds against." When Sir Eric Geddes said that the odds were 4 or 5 to 1 against the return of a submarine to its base, it appears that he meant (so he writes to the *Times*) that the chances were that 1 out of 4 or 5 U-boats would not return. It is just as well that most race-meetings are off, and that the commission-bookie has gone to the front.

Germany has forced Roumania to make a peace by which the whole of the Dobrukscha and a slice of Transylvania are given up. The Dobrukscha is the littoral of Roumania and contains Constanza, a very important seaport, to which Germany kindly allows Roumania access. The Black Sea and the Baltic are now German lakes. We have not been happy in our Eastern alliances.

IS THERE A GOVERNMENT ?

WELL might Sir Charles Seely ask, amidst the cheers of the House of Commons, whether there is a Government. Lord Curzon told the House of Lords that the Government was not responsible for the Franchise Bill. The question of Home Rule for Ireland has been handed over to a Conference, which sits behind closed doors, guarded by the Press Gang, and the Prime Minister has promised to accept its decisions. The constitution of the Second Chamber has likewise been passed on to a Secret Committee of peers and commoners. The excuse for this extraordinary abnegation of responsibility in regard to vital changes in the Constitution is, according to Lord Curzon, that the Cabinet is absorbed in the conduct of the war. But it appears, from the debate on the Navy estimates, that the Commander-in-Chief and the Chief of the Imperial Staff were changed without the knowledge or consent of the Cabinet of Mr. Asquith. After that Minister's fall Mr. Lloyd George set up a Cabinet of Five Ministers, who, except the Chancellor of the Exchequer, are to be without portfolios, in order that they may concentrate their minds, collectively and individually, on the prosecution of the war. The most essential branch of any war, we should think, is the filling of the High Commands in the Army and Navy. We learn, however, from Wednesday's discussion, that Lord Jellicoe was dismissed from the post of First Sea Lord without the knowledge or consent of the War Cabinet, and that the only members of that body, who knew of the fact, were the Prime Minister and Mr. Bonar Law. The Chancellor of the Exchequer defends this system by arguments bolder and more cynical than any ever used in the days of Sir Robert Walpole. He confounds, or affects to confound, the selection by the Prime Minister of his colleagues in the Cabinet, which must of course be absolute, with the dismissal of the highest executive officers, such as the First Sea Lord and the Commander-in-Chief. If Mr. Bonar Law is right in saying that the Prime Minister is the only person whose opinion matters, what is the use of Lord Curzon, of Lord Milner, of Mr. Barnes, or of Mr. Bonar Law?

Sir Edward Carson did not state explicitly the reason why he resigned the post of First Civil Lord of the Admiralty, but his statement left little to the process of inference. "The whole time he was at the Admiralty, one of the greatest difficulties he had was the constant persecution of certain high officials in the Admiralty, who could not speak for themselves—constant persecution which no doubt could have been traced to reasons and motives of a most malignant character. Over and over again he had the most constant pressure put upon him to remove officials, and amongst them Lord Jellicoe." From whom did that pressure come? Sir Eric Geddes stated explicitly that it did not come from the Prime Minister, by whom he said no hint or suggestion of Lord Jellicoe's dismissal had been made. The SATURDAY REVIEW asserted some weeks ago that the pressure had come from Lord Northcliffe, and the statement has not been contradicted, because it cannot be. Sir Edward Carson, being an honest and high-spirited man, declined to submit to this dictation from an irresponsible person. He complained, we presume, to the Prime Minister, and was told, we have no doubt, with all the smooth flattery of which Mr. Lloyd George is a past-master, that he must either "*se soumettre ou se démettre*." He chose the latter, as the only honourable course, and he was promoted to the War Cabinet. When he was returning from a Christmas holiday he learned, at a wayside station, where he was snowed up, from a newspaper, that Lord Jellicoe was dismissed, along with a batch of other Admiralty officials.

We do not enter into the question whether the dismissal of Lord Jellicoe and the appointment of Sir Rosslyn Wemyss was demanded by the exigency of the public service. It is a point on which opinions, in and out of the Navy, will always differ. Our object is to emphasise the danger to the country of the present system of Government, by which responsibility for the most important legislation and the most serious changes

in the Executive is denied by everybody in turn; and, after being tossed backwards and forwards like a tennis ball, is finally allowed to drop to the ground, and roll out of the court. For over two hundred years England has been governed by the Cabinet system. A small body of eminent men, who have gathered round them the confidence of the country by years of public service, are selected by the Prime Minister to assist him in the government of the Empire. Their deliberations have been secret and confidential, but their decisions have been public, and the joint responsibility has been assumed by all. If a Cabinet Minister has differed from his colleagues, and been unable to accept the decision of the majority, he has resigned, and within recognised limits has explained to the nation his reasons. This system, under which the wars of Marlborough and Wellington were fought, is now suspended. What have we in its place? We have a Government of ninety members, and a War Cabinet of six, who must sit to contemplate the vastness of their task, and their inability to perform it, for we do not know what else they do. Mr. Herbert Samuel compares the War Cabinet to the narrow neck of a bottle, which chokes though it can not stop the current of events. Why should we not all be frank, for once in our lives? There are tremendous issues at stake: time presses. Great Britain is governed by the Press, and Lord Northcliffe commands a working majority in the Press. Let us accept a Triumvirate of Lords Northcliffe, Rothermere, and Beaverbrook. Power would then be accompanied by responsibility, and we should escape from the present slough of meddling and muddling.

OUR RUSSIAN POLICY.

SPEAKING at the luncheon given by the United Russia Societies last week, Sir George Buchanan said: "I should like to correct a report widely circulated in this country about the Russian revolution, to the effect that the Emperor, on the eve of his abdication, contemplated concluding a separate peace with Germany. There is not, I am convinced, a word of truth in that. The Emperor, no doubt, has much to answer for: he has to bear the responsibility for all the consequences of the maladministration of the men whom he chose as his Ministers, and those who were determined to maintain the autocracy; but he was not a traitor: he would never have betrayed the cause of the Allies. He was always the true and loyal friend of this country." This is the brave and honourable testimony of an English gentleman towards a fallen monarch, who disregarded his advice. The impressive thing is that the British Ambassador's evidence on this point is corroborated by a different but equally important witness—M. Charles Rivet, Petrograd correspondent of the *Temps*, in his book on the "Last of the Romanoffs." M. Rivet is, of course, a democrat, and detests Tsardom and all its works. But he is as emphatic as Sir George Buchanan in denying the slander, propagated by the organs of democracy, that Nicholas II contemplated making a separate peace with the Kaiser. The Tsarina, Rasputin, Stürmer, and the crowd of Court officials, perceived, by 1916, that the defeat of Germany meant the defeat of absolutism, and, consequently, of themselves. "The Tsar," writes M. Rivet, "in spite of the entreaties of his wife, the prayers of some of his Ministers and of his favourites, shared their point of view not at all." After giving several reasons why the Tsar was against a peace (his desire to recover in the West a set-off against his losses to Japan, and his belief that victory would strengthen his dynasty), the French journalist adds: "Finally, there were his solemn promises to his Allies. Nicholas II was not the man to forget them. Let us do him justice in this."

Sir George Buchanan, with characteristic honesty, admitted that he had been deceived about the revolution, and that he had expected it would break down the last barriers between British democracy and

* "The Last of the Romanoffs." By C. Rivet. Constable and Co.

turn; and, like a tennis ball, and roll in England. A small sound them in the service, him in the ons have ons have has been ered from ecision of cognised s. This gh and hat have f ninety st sit to heir in- else they Cabinet ough it we not tremen- itain is mands cept a e, and ed by present

Russian autocracy. We honour Sir George Buchanan's mainly confession of a mistake. But what a flood of light does all this throw on the statesmen of France and Britain! Sir George Buchanan and M. Rivet agree that the Tsar was our loyal ally and true friend; yet when the Tsar is forced to abdicate, is arrested and made a prisoner without any trial, the British Prime Minister hurries down to the House of Commons and carries a vote of "fraternal greeting" and "heartfelt congratulations" to his captors, mainly upon the ground that it would enable Russia to prosecute the war more vigorously! When Nicholas regains his freedom, and perhaps his throne, with what eyes will he regard the British Parliament, who passed the vote without a dissentient? Burke said that two things had made England great: "the spirit of religion and the spirit of a gentleman." Where are these things now?

Certainly, we are paying dearly for the ignorance and short-sighted folly of our Foreign Secretaries and Prime Ministers. When, in the autumn of 1916 (Mr. Asquith Premier and Sir Edward Grey Foreign Secretary) Rasputin and Stürmer fell before the storm of popular indignation, why did France and Britain not support Trepof and Ignatieff, who might still have saved the situation? In December, Mr. Asquith himself fell; and Mr. Lloyd George's Cabinet of Supermen looked on—unconcerned, apparently—while Protopopof and Galitzin, notorious courtiers and German tools, replaced Trepof. It was at this moment that Sir George Buchanan took upon himself the serious responsibility of warning the Tsar. But what about our Foreign Office and Mr. Balfour? It is inconceivable that the Ambassador, and the Military and Naval Attachés at Petrograd, and the Secret Service agents, did not warn Whitehall of Russian happenings.

Did the Prime Minister and the Foreign Secretary read the confidential reports and despatches and cables from Petrograd? Three months elapsed between the formation of Mr. Lloyd George's War Cabinet and the Revolution in Petrograd. Meanwhile, the British Government was pouring hundreds of millions, in money and munitions, into the hands of the Protopopof crew. Even after the deposition of the Tsar, some attempt might have been made to control the Provisional Government, instead of encouraging Kerensky with frothy speeches—Kerensky, who was sprawling with his paramour on the down of usurped pomp! What strikes us cold is the sight of the levity and ignorance of foreign affairs, the indifference to everything but parochial politics, with which our Government tries to steer through the greatest European war in history.

THE BOURGEOISIE AND THE REVOLUTION.

WHEN Trotzky went in dudgeon from Brest-Litovsk, meditating peace and self-determination, the Red Guards were directed, not against the Poles, not against the Ukrainians, but against the real villain of the piece, the bourgeoisie.

"Bourgeoisie" may be defined by process of subtraction. From a given nation take away kings, princes, dukes and millionaires (if any) at one end, and all who work with their hands (including incidentally those who, without working, do the talking for them) at the other; the remainder is the bourgeoisie. Mr. Henderson, less logical and only half converted at Petrograd, would include in Labour brain workers, and, the glamour of recent associations not quite worn off, graciously allows that even a member of the House of Lords might be a brain worker; but that is British compromise.

The wisdom of the new crusade is clear. The product of work is for the worker, not the capitalist. Now a duke or millionaire is an easy thing to deal with; he can be nationalised, with or without assassination. Tax the profits 100 per cent. and the thing is done. But the hydra-headed small capitalist, with his investments and bank account and Post Office savings, with the freehold or leasehold of his shop or villa or cottage, is too numerous to be assassinated, too microscopic to be nationalised. He is the true enemy, elusive, and ever

tempting the simple-minded worker into his ranks. Destroy him, and the road is open.

"The road to where?" do you ask? Why, to progress—perhaps the millennium. What it is like you will know when you get there. Meanwhile the opened road leads immediately to—somewhere.

So Nihilism would blow up, not alter, the inconvenient house, and start afresh in faith. In Russia, birthplace of Nihilism, the explosion has been easier and more complete than it might be in lands where Government has deeper and wider roots; but, though to Bourgeois eyes peering through the smoke the debris may seem a thing little worth achieving, there are Bolsheviks among us, and they are at work.

That bugbear of a decade ago—Socialism *à la* Mr. Ramsay MacDonald—is falling out of fashion, as its Russian counterpart, the creed of M. Kerensky, fell. It is a tedious process, and the mills of the gods must be speeded up. It entails legislation, and Parliaments, like Constituent Assemblies, are apt not to be unanimous; they waste time in talking and voting which may be adverse. Worse still, State ownership involves State management, and who with the experience of the last three years would hand over his life to be ordered by officials? Even in trade unions the recognised official must yield to the shop steward, and he, in turn, unless he behaves well, to the indefeasible right of individual self-determination—aided, of course, when individuals will not see eye-to-eye with other individuals, by "persuasion."

For, granting that the State has become owner of "land, capital and means of production," you will have the manager exploiting you, and at a salary more than enough to feed and clothe self and family. What will he do with the surplus but lend it to the State at interest? There you have the capitalistic vampire creeping in again. No self-respecting revolutionary trembles any longer at the old bogies of dukes and millionaires, but the hydra-headed capitalist, the small investor with his eye on his savings, the wire-puller of vested interests, his voice in Parliament is the voice of your master, you horny-handed son of toil!

So more is to be hoped from Syndicalism, the self-determination of the workshop, and the product of the work for the worker, with Parliament like the conference of a Congregational church—advisory, not regulative, only useful to stop interference.

"Difficulties?" Oh, yes, of course. "If all the product of work is spent, where will you get the fresh capital for new production? If it is saved and owned by the workers, isn't this a new capitalism? Ah, that is reconstruction—the only business of Nihilism is levelling. "But there will be some outside the workshops: where do they come in?" They—they are the bourgeoisie; *à bas la bourgeoisie!*

A beginning can be made even before the clean slate by a levy on capital—25 per cent. for a start, but no reason why we should stop at that. The National Debt must be wiped off, with something over for "betterment." Taxation of income would take too long; the capital debts must be wiped off by capital.

What are you saying? "People don't keep golden sovereigns in stockings nowadays." Of course not; but they have investments—stocks and shares and things. I'll allow the difficulty of taking a quarter of the building and machinery; one could hardly, I suppose, convert it into hard cash. And you may be right in what you say about "crippling industry." We don't want crippled workshops for the workers when Syndicalism comes; but you can take the product. What! you are saying that is income, not capital? Well, you might be right for once—it's puzzling. Ah, I have it! This National Debt: of course the money has all been spent a long time ago, and the only real thing now is the interest to be paid on it. So far as that goes, it seems very simple—you just stop paying interest and don't pay back the capital, and there you are! They've done it in Russia, so it can be done here.

"Of one thing I am certain that, if there is a levy upon capital the country will never discriminate against those who have patriotically lent it their money in the time of stress." Oh, yes; but it was a bourgeois Chan-

cellor of the Exchequer who said that to a bourgeois Parliament, and what else can you do? "Repudiation"—what's in a name? I call it a levy on capital. "The national credit?" Oh, but the revolution will change all that: we're internationalists. After all, this national incubus was mostly for the war—the bourgeois war.

The new voters will be useful in little matters like this, and then Parliament can gracefully abdicate to the *Syndicats*, and with the aid of strikes the Revolution should be easy and bloodless, we hope: for we love our fellow-men, and want their money—not their lives.

Is it a dream? or is the "ferment of revolution" working? Conscious and professed Nihilists are probably few among us, but they have the power of the few who know their own mind amidst the multitude who do not. And a Nihilist is not like an Anarchist—a man obviously bad, loving disorder for its own sake; he is an intellectual and an idealist, with an infectious enthusiasm, helped by two things—by the limitations of his creed which commits him only to destruction, leaving him uncommitted on the much more difficult and controversial problems of reconstruction, and by the strong family resemblance of his immediate aims to those of less extreme Labour leaders. This latter, and the common bond of indignation at real injustices in the existing social system, unite them as friends and fellow-workers. *Quo vadimus?*

If we are not to go blindfold over a precipice, salvation must come by a united bourgeoisie. The Crown is an onlooker, whether from a Royal box or not the near future will decide. The House of Lords has "learnt wisdom," and will probably learn more. In the Commons there are signs of reviving party feud: men range themselves under the banner of this leader or of that, forgetful that, while history will securely award the meed of praise or blame, the dust of a great struggle clings, and will for some time cling, over all who have been active in these years. The Duke of Wellington's windows were broken by the mob within six months of Waterloo; and the country has, for good or ill, learnt as never before the art of distrusting. The old shibboleths, too, are dead; few of the pre-war party cries will retain reality. Conservatism, the "go slow" party, must dig itself in in new positions; and, as for the old Liberalism, the trickle of reform is lost in the full tide of revolution. Both are in interest united as wings of one party, the Bourgeoisie, and the benches opposite will be occupied by Labour.

Here lies the risk. If, "having forgotten nothing and learnt nothing," the parties start fighting again on the old party lines, Labour will rightly turn from them in disgust, overwhelm their divided forces, and, finding in them no "light and leading," look elsewhere and listen to the voice of the Bolshevik.

For there are at present Bolsheviks and Mensheviks among us, only their positions at present are reversed, and the moderates are the majority (Bolshevik), the extremists the minority (Menshevik). A clear and strong faith will yet awaken in the ranks of Labour, a response that leads along the road away from revolution.

Regulated individualism, State control, modified State Socialism even, may save the country and the empire from Nihilism—if the case be fairly, clearly and sympathetically put. The Briton has always compromised—the mosaic of our constitution shows it. When we drove out the Papacy, we left bits of the system behind. Feudalism and Royalty have decayed, and not exploded as in France. We are not logical like the French, or enthusiastic like the Russians. The British workman is a workman, but he is British; it is for the parties to give him a chance of compromise—he will probably take it.

THE RINGLAND HILLS.

THE secrets of the hills lie at the mercy of every babbling stream and the brimming brooks yield increase to the plains. For this cause the valley folk are content to herd in cities on alluvial silts and rarely seek the summits of the Great Divide.

Yet Youth is mindful of his early origins, his ecstasies and passions, and worships at the mountain shrines of sunrise and the twilight hour. He remembers where Love was native of the rocks, and Life was very sweet. Beyond that rising ground he yet may find his Everest.

History and geography stand upon a very proper footing on the hills; for, though little hills have been said to skip, there are solid passages to be gained from their more serious moments. There, man has made his finest stands for a fair boundary, and the immemorial intimacy of range and river reveals the glory and the measure of the racial aspirations.

Though we may never return to the nation's rallying grounds, the hills remain the great marches and the uplands for our most elevated thoughts. The wearing down of rocks to one dull level will yield in glistening sands the story of gabbro, basalt or intrusive granophyre. Cloud, and fire, and pillars of smoke may be revealed in one obscure name.

Place names are both tell-tale and talismanic, informing and enchanting by the way, providing discourse and making our journey, like Bolingbroke's from Ravenspurgh to Berkeley, "over high wild hills and rough uneven ways," sweet and delectable as sugar.

Some are both an inspiration and a challenge. The best beloved are often the stuff of the primitive poetry of the world. Great in the glen is the war cry of the Grants, "Stand fast Craigellachie!" Schiehallion shrills like an ancient pibroch. Sgurr nan Gilleann, the hill of the young men, repeats the ardour of youth in fierce achievement through the Misty Isle, whilst Don, Dee and Tay, with Esk, show a nice economy of speech; torrents of water in a triplet of letters, rivers of reputation in a bawbee's worth of sound; for Celtic names are not all musical as Alasdair, or idyllic as Lamorna. Ossianic in their origin, Morven and Blaaven are the sport of winds.

With Tennyson's 'Brook' one could go on for ever, did we but know its name. In East Anglia the river Yare will bring us in a sweet confusion to the choppy waters of a sandy bar, and Waveney reveal the joy of gentle streams, revelling in fair meadows by rustling reeds, with a sense of rond and sound of filling sails of destiny; whilst Wensum—*The Wensum has a right of way by Ringland Hills*.

Can we hear the echo of an elfin horn, or is it but the natural sigh to escape from the city in the spring time, the merry ringing time, the Ringland inevitably conjures up?

It is no wildish destiny, our stepping there, but a simple seven miles to the west of N—, a very perfect walk to the land of Heart's Desire.

The road at first is a royal highway, leaving on the left a stately hall, the gift of unhappy Mary of England to the loyal Sir Henry Jerningham. Not far removed lies Bawburgh, where rests the body of St. Walstan, the peasant saint, and hard by is the holy well, celebrated through the centuries for its healing virtues. Few, however, speak of these things. The crooning doves and the screeching jays of Costessey show avian indifference. We hurry by the Falcon Inn, unlike Lavengro, and past the time-worn outlines of Old Snap, scrawled in chalk upon the dead wall farther on. The cottages of Costessey stand coyly back from the road, hollyhocks beside the door and roses clustering to the eaves. They invite repose, but we must not rest until we reach the woods. Regretfully we leave the trim retreats for the roads to Ringland and its fairy gold.

Under the shadow of oak and alder we are impelled to rest awhile. We have the river on our right, screened by a belt of trees. Here is a grassy grade from which we get a better view, with the keeper's cottage a shade retired from the road; round in shape, with steep thatched roof, it makes a pretty woodland picture.

The field beside it reaches to the foot of the hills, and when its furrows have been bared by winter rains, well-fashioned flints are often found, relics of prehistoric man, who had his home upon the heights above. Collectors have been at work, and keen eyes have dis-

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covered in some slight depressions, amidst the bolder contours of the hills, what may once have been the homes of prehistoric man; a few poor shreds of bone, the remnants of the chase, potstones, husks and twigs of a forgotten past. The flints alone, with their incidents of decision, the result of careful chipping, gave certain evidence of human handiwork. It is strange to reflect how the scratches on the dull surface of the flint may represent the steam-roller action of a giant glacier, grinding over the hills in the ancient days, and that it is possible the same flint may have been re-chipped again in a succeeding and more genial age.

Science has much to say concerning flints, and fierce arguments have arisen over the bulb of percussion of primeval weapons. It is strange to think the shaling stone a modern boy has found beside a rabbit's burrow may have been the scalping stone, the hammer, or the scraper of a prehistoric scout.

To-day the river brings its own peace, and for the present we rest contented near our cottage in the wood. Two swans are gliding down the stream. They pass in the stately style, half-arrogant, half-suspicious, swimming swans affect. There is something of the serpent in the swan; sinuous and sinister it bends over its mirrored image in the stream. The baleful hiss conveys a sense of steadfast hate in sequestration and we are half relieved to see them pass.

Winter floods have darkened the earth and some trees have fallen in the marshy wood. One poor birch has fallen quite across the stream, blocking the water-way with weeds. A kingfisher watches from an outstretched branch. Garlic and pignuts proclaim their presence near, by their rank odour, the pretty umbels of the first reeking one wish Nature had been kinder in the choice of perfume for their advertisement. Primroses and violets make rich amends, the pale-faced orphan families making us shy in discussing their dimorphic habits, whether pin-eyed or thrum-eyed.

There must be delicacy in dealing with "the rather primrose that forsaken dies." The violet is sensuous by comparison. We remember to ask ourselves: Why is the violet blue, or white, and spurred? Why is its stigma so strangely shaped and cunningly hidden amidst the stemens? Why do some violet flowers never open? We feel we have, after all, only a nodding acquaintance with the little flower of Jove.

Other dainty treasures are the wood anemone, the *adonix moschatella* and the little oxalis, the last, perhaps, the true shamrock. In perfection of form, its delicate leaflets pendant in the noontide heat, its chalice of ashen white pencilled with fairy dances of delight, it wins our admiration:—

Enchanter's nightshade once we found,
And bittersweet within the wood;
The moths of Ringland flew around
The flame of love in hardihood.
Yestre'en in letter softly laid
From my true love I found a spell
Bittersweet, but unafraid
Sad amaranth and asphodel.

Ringland brings memories of auld lang syne, of boyish rambles, and excursions grave and gay, at all seasons, best of all in early autumn. The hills are then glorious in their golden glow—the furze basking in the dreamy haze of the September sun. We press over the path, bonnie with eyebright living in symbiosis with the turf. By Yea and Nay it is a passive resister if ever there were one. There is a grinding gravel road leading across the hills, guarded at the foot by some giant oaks, but we reach the summits through the brants and bracken. Here the turf is short and sun-burnt, redolent with thyme, spread with carpets of delightful heather. We breathe the fine air and rejoice in the eminence we have earned—the sovereignty of space. Here we never can be grieved for lack of matter. Here lived the little folk; we hear the snapping of the furze legumes, and possibly carry fern seeds in our pockets. By any chance shall we become invisible? A dog violet is opening its threefold seed capsule—the fairy boats for a future freight.

We wait for the time when Oberon and Titania can

sport again upon the green and childhood once more rejoice. There is a lane to the right in which Shakespeare's micher might have lingered for blackberries, so rich and enticing is the brambly wilderness. Before we leave the hills let us pull a bracken and cut the stem just where the green begins to blacken at its junction with the turf. The outline of an oak in rich dark brown is seen within, made by the strands of darkened tissue, on the cross section we have cut. The sight of unsuspected gipsy beauty will charm a child, and a speculation on the ash values of the acreage of ferny fronds interest the progressive allotment holder. "How forcible are right words!" Standing upon the cairn of the Grey Giant, Borrow begins the immortal but unfinished sentence, "Then I thought—" On Ringland Hills we can only end as he began.

OUR LADY OF RATIONS.

THEY also serve who only stand and *rate*." This little perversion of a great line may be taken in its double sense so as to indicate both the martyr-heroine who stands in the *queue* rationing us without a murmur, and the housewife whose infectious temper has been upset by the strain. The latter in these hard times is alas! not rare. The tension of providing what is not there for those who are very much so has told on her nerves, and those of her family, till ration-hysteria is the result. The damage thus entailed on the temper of all classes is incalculable, and it is devoutly to be hoped that it will not prove hereditary. But in most cases the former type prevails. The silent, uncomplaining figure of our Lady of Rations who bears all things—including parcels, and is never puffed up in any newspaper, compels respect and attracts admiration. She has a pathos of her own. Her prototype in the Book of Proverbs who "rises early while it is yet night and giveth meat to her household," who, "like the merchants' ships, bringeth food from afar," pales in comparison. For *she* had not to make bricks without straw, to satisfy Controllers' cards as well as hungry mouths, to understand Rhondane and Yapanese, to practice private thrift in the face of public extravagance. In the home counties she "gives to airy nothings a local habitation and a name." We are being fast reduced to the state—if we remember the "servants"—that raised the protest in the visitors' book at the Welsh inn:—

"If ever you go to Dolgelly,
Don't stop at the Lion Hotel.
You get nothing to put in your *bet*hly—
And nobody answers the bell."

Certain sections of the Press have thought fit to set classes further at loggerheads by emphasising extravagance in fat places. But, on the whole, there has been far less waste among the harried "rich" than among those "new poor" who, long before prices rose, were wantonly pampered into profuseness, yet never schooled how to make the most and the best of their material. How much wiser it would have been to have imitated managing France and to have fed the war by imposing a graduated surtax on all meals above a fixed limit instead of canting about starvation on the one hand, and swilling on the other, and constantly confusing the causes of the patriot and the ascetic! How much more sensible at this very moment would it be to ensure "equality" by pooling the food resources of the whole country instead of leaving Devonshire, Yorkshire, Somerset, Ireland, untouched by the "overseeing fist" brandished in Kent, Sussex, Surrey and Middlesex! The very journals above indicated paraded "profiteers." But here again the most shameless "profiteering" has been on the part of the proletariat politicians, both in exaction and exploitation, their co-operative societies exempted from any contribution out of huge profits, and, indeed, the Government itself. Only the other day a tradesman complained to us of being forced to charge twopence for a big box of matches that he would be content to sell at a penny. The politics of bribed disunion, of "red-flag" antheming with impunity by men screened

from service yet praised as patriots—the same politics that to please puritans and propitiate agitators have precluded premium bonds—crop up at every turn. And it is these very men who denounce "privilege." Quite lately a barber, with a bottle of whisky beside him, was aggrieved because he fancied that the customer he was shaving could get whiskies and sodas any morning at his club—quite a Shavian or Bolshevian assumption.

The exorbitant pay lavished before scarcity loomed has itself assisted the rise in prices, in conjunction with high taxes, exorbitant freights and inflated currency. Nor can we forget the Premier's assurance that never was there a greater abundance of cattle, and, subsequently, his amazing pronouncement on the submarine menace. The Government fear the "Labour" that they have kept in ignorance. So they go on coaxing it and giving the soothing syrup that, according to advertisement, will make "the little cherub awake as bright as a button." Alternate kicks and caresses make nasty children, and, indeed, it is wonderful how patient and humorous the real people, standing in their "cooies," misinformed, uninformed, habitually are.

Hence, Our Lady of Rations with her full heart and empty basket. If she cannot get meat at her tied shop, she must get fish, and fish is dearer than ever. Why? Yet fishermen have not been touched by the Controller's wand. On the contrary, we have heard of a lad in a trawler whose share in one catch was eighty pounds—a haul indeed. We have been told of others who threw back their fish into the sea rather than abate their price. How wise is State Socialism! Look at rabbits—are the conies such a feeble folk?—which could not be obtained under five and something and are now, at one and something, almost invisible. There was also the China tea imported before the veto, yet forbidden to be sold, the provisions more than a year ago left meandering in the docks, the imports necessitating so many Controller's permissions before they can be landed that perhaps the good ship is mined between ports, and the margarine which red tape prescribed to be manufactured only of two substances when there was plenty as good otherwise manufactured. Nor, despite long warnings and the Bible precedent of Joseph, did our wiseacres ever dream of storing grain. The fact is that just as the countless Parliamentary Committees usually consist of the same old hack Socialists, so those often consulted on the food question are constantly the least versed. There are so many cooks that there is no broth to spoil.

No wonder that Our Lady of Rations is troubled about many things. She is tried by the idleness and voracity of the domestics who treat rationing as a capitalist's dose played off on their unsuspecting appetites—or Yappetites as the word has come to be spelled. So the mistress has sometimes to drudge at home before she sets forth on her Cook's tour to the stores with that inexorable string bag. How well she knows the standard texts that stare her in the face—No Tea, No Butter, No Government Margarine (blessed association) or Government cheese! In fact, she is Alice in Wonderland with "Jam yesterday, jam to-morrow, but never jam to-day," and lectured on waiting by the Red Queens behind the counter. Should she ask for matches the expression on their faces makes her feel that she ought to be ashamed of herself. So off she flits to romantic Soho and returns with doubtful tins, miraculous macaroni, aromatic sausages, and Algerian coffee. Millionaires may have friends who send them birds and butter, but such is not her case. And she has another obstacle, the wealthy friend who drops in to luncheon and heedlessly devours the rations of two. Yet Our Lady of Rations remains a stoic, a feminine Marcus Aurelius. The hour may yet come when a "foodless" day may be proclaimed and we take to our beds and live on air. That will, at least, prove a holiday for materfamilias. The servants will cease from troubling, and the hungry be at rest.

"CHRISTUS" AT THE PHILHARMONIC HALL.

WE understand that both the religious and civil authorities have commended the film "Christus" at the Philharmonic Hall, which purports to show

us the life of Christ by cinematography. We have heard, but hope the report has reached us in an exaggerated form, that the Bishop of London approves of it as a representative of the Church of England, and that Cardinal Bourne has similarly committed himself on behalf of the Vatican. That Nonconformity supports it is beyond all doubt, for we have read upon the programme a preface by the Rev. F. B. Meyer which not only praises, but even substantially aggravates, the offence.

The nature of this offence, apparently condoned by those who stand most to lose by it, needs to be rather carefully indicated. We must not say outright that "Christus" is a blasphemous production. It would not, we fear, be considered blasphemous in a law court; and, as we have seen, it is not considered blasphemous in the vestry. The blasphemy of Christus is blasphemy only in the sense that any inadequate handling of an impressive subject is blasphemous. The subject is degraded by commonplace treatment. Unfortunately, if this be blasphemy, we are driven to the conclusion that blasphemy is committed whenever a partially educated curate paraphrases St. Paul on charity: *quod non erat demonstrandum*. Blasphemy is an offence which cannot presumably be judged by the thing said or performed, but only by the intention of the people who say or perform it and by its effect on the people who hear and witness it. That is rank blasphemy in the Salvation Army captain which is but a choleric word in the Christian soldier (of another sect). The people who produced "Christus" intended to be reverent and to encourage religion. Therefore they were not blasphemous. The Bishop of London, it is said, approved of "Christus." Therefore, to him, it was not blasphemous. We, on the other hand, can only see that a profaning hand is vulgarising an immortal story, and feel that many of the incidents which have hitherto existed for us solely in such pictures as poets may evoke with words must henceforth be smirched by an involuntary association with cinema fakes which, even technically, are particularly ill-inspired.

It will be urged by the promoters of this enterprise that religion cannot be too popular, or be brought too closely into touch with our ordinary proceedings and amusements. We shall be reminded that there were miracle plays in the middle ages, crude and more inadequate by far than "Christus" at the Philharmonic Hall. It may be pointed out that the most widespread religious revival of modern times, the Salvation Army revival, went on from strength to strength because it sang hymns to tunes from the music-hall and encouraged any blackguard who had conceit enough to claim Jesus as his personal friend. All this is undeniably true, and we admit that a religion which is not sufficiently robust to speak the common language of the time and to stand at the street corner will necessarily remain, in the mediæval sense of the term, a mystery, practised only by the initiated and thought of by the rest as Mistress Quickly thought of God: "Now I, to comfort him, bid him a' should not think of God; I hoped there was no need to trouble himself with any such thoughts yet." Unfortunately, however, there is no question at the Philharmonic Hall of popularising the story of Christ, of making it familiar and real to a modern audience, in the sense that the mediæval miracle play or the Salvation Army brass band was real and familiar. The most hopeless feature of this production is probably the feature which most commended it to the authorities, namely, its perpetual, self-applauding tact, the devastating appreciation apparent in every detail that this was a sacred subject to be handled with great gentility. There was clearly no intention (which alone could justify the enterprise) of bringing the life of Christ near to us, of handling it in the fearless, direct and simple fashion of the miracle play, or of presenting the story in a way that might associate it with anything in Great Portland Street. We certainly absolve the producers of any lack of respect for their theme. Their respect was evidently so great that we wonder how they dared to handle it. Clearly it was for them no theme to bear the coarse touch of reality. They are

like poor, anxious Uzzah, watching the sacred ark lest it should be shaken and fall. Every now and then, forgetting what happened to Uzzah, they put out their hands to steady the ark. Their intentions are excellent. So were the intentions of Uzzah, but they did not save him.

A bold and familiar handling of the subject might not have saved the producers of "Christus" from blasphemy, but it would have indicated that there were sincerity and an inspiration behind the enterprise, to cover, to some extent, its necessary defects. Nothing could be more disastrous than a nervous conventionality which errs simply from an entire absence of æsthetic, literary or intellectual perception. Christ is not more, but less, real for us, when we have seen him walking over the water in a faked photograph, in which a group of film actors are pretending to fish. Nor can our interest, apart from any question of our reverence, be sustained by a figure presented as after Raphael, but immediately recognised as after Raphael Tuck; a figure whose chief distinctions are a white garment, sleek hair, and extremely deliberate movements. St. Luke's lovely pastoral of the Nativity becomes not more credible but, for the moment, impossible to imagination, when we are made to realise how very circumspect our producers have had to be in its presentation, and how utterly they have failed to present anything but an inevitable provocation to ribald speculations. How, for example, did they induce their property infant (at least three months old in a single night!) to lend itself to these extremely decorous proceedings? It is clearly a healthy and a vigorous child. Why, therefore, does it not pull the nose of the chief of the Magi from the East, which no healthy baby could resist. We realise that, should it suddenly do so, the act would throw into confusion and dismay the seemingly mummery in which we are invited to participate. Thereby, you may perceive what comes of losing touch with things as they are, and of substituting silly artifice for great art. Incidentally, there is here rather a good illustration of Lessing's shrewd distinction between the art of the poet and of the pictorial artist. St. Luke, writing of the Holy Infant, may choose exactly what attributes and details shall be present to our imagination as we read. The producers of "Christus," on the other hand, must present us with an actual live baby; and we at once begin to wonder why it does not behave like one. It would be better for the effect and value of "Christus" as a miracle play, if the producers had permitted it to do so. They would have permitted it in the Middle Ages, when Christianity was popular and humorous and as secular as Monday morning.

Of this, at least, we can confidently assure those of our religious leaders who imagine that such exhibitions as "Christus" are likely to deepen or extend the influence of the Christian ideal—namely, that a religious revival cannot be handled by avoidance; and that a production which fingers incidents from the Gospel stories in the manner of the polite young lady who crooks her little finger when she helps herself to a piece of cake, is more likely to estrange than to popularise Christ as a living director of our conduct and thought to-day. Better to follow Mr. H. G. Wells in his misunderstanding of St. Augustine, or Sir Oliver Lodge in his surrender to the spiritualists (these men and matters are only popular because they fill an abhorred vacuum), than endeavour to encourage a belief in the Miraculous Conception by means of a film which, for reasons of modesty, carefully deletes the word "conceive" from its introductory citation from the story.

We could not endure to the end of "Christus," at the Philharmonic Hall. We too greatly feared to see

We could not endure to the end of "Christus" at nativity. We have no doubt at all that the proceedings were nice in the extreme.

MUSIC: A 'PALESTRINA FUND.'

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from service yet praised as patriots—the same politics that to please puritans and propitiate agitators have precluded premium bonds—crop up at every turn. And it is these very men who denounce "privilege." Quite lately a barber, with a bottle of whisky beside him, was aggrieved because he fancied that the customer he was shaving could get whiskies and sodas any morning at his club—quite a Shavian or Bolshevian assumption.

The exorbitant pay lavished before scarcity loomed has itself assisted the rise in prices, in conjunction with high taxes, exorbitant freights and inflated currency. Nor can we forget the Premier's assurance that never was there a greater abundance of cattle, and, subsequently, his amazing pronouncement on the submarine menace. The Government fear the "Labour" that they have kept in ignorance. So they go on coaxing it and giving the soothing syrup that, according to advertisement, will make "the little cherub awake as bright as a button." Alternate kicks and caresses make nasty children, and, indeed, it is wonderful how patient and humorous the real people, standing in their "cooies," misinformed, uninformed, habitually are.

Hence, Our Lady of Rations with her full heart and empty basket. If she cannot get meat at her tied shop, she must get fish, and fish is dearer than ever. Why? Yet fishermen have not been touched by the Controller's wand. On the contrary, we have heard of a lad in a trawler whose share in one catch was eighty pounds—a haul indeed. We have been told of others who threw back their fish into the sea rather than abate their price. How wise is State Socialism! Look at rabbits—are the conies such a feeble folk?—which could not be obtained under five and something and are now, at one and something, almost invisible. There was also the China tea imported before the veto, yet forbidden to be sold, the provisions more than a year ago left meandering in the docks, the imports necessitating so many Controller's permissions before they can be landed that perhaps the good ship is mined between ports, and the margarine which red tape prescribed to be manufactured only of two substances when there was plenty as good otherwise manufactured. Nor, despite long warnings and the Bible precedent of Joseph, did our wisacres ever dream of storing grain. The fact is that just as the countless Parliamentary Committees usually consist of the same old hack Socialists, so those often consulted on the food question are constantly the least versed. There are so many cooks that there is no broth to spoil.

No wonder that Our Lady of Rations is troubled about many things. She is tried by the idleness and voracity of the domestics who treat rationing as a capitalist's dose played off on their unsuspecting appetites—or Yappetites as the word has come to be spelled. So the mistress has sometimes to drudge at home before she sets forth on her Cook's tour to the stores with that inexorable string bag. How well she knows the standard texts that stare her in the face—No Tea, No Butter, No Government Margarine (blessed association) or Government cheese! In fact, she is Alice in Wonderland with "Jam yesterday, jam to-morrow, but never jam to-day," and lectured on waiting by the Red Queens behind the counter. Should she ask for matches the expression on their faces makes her feel that she ought to be ashamed of herself. So off she flits to romantic Soho and returns with doubtful tins, miraculous macaroni, aromatic sausages, and Algerian coffee. Millionaires may have friends who send them birds and butter, but such is not her case. And she has another obstacle, the wealthy friend who drops in to luncheon and heedlessly devours the rations of two. Yet Our Lady of Rations remains a stoic, a feminine Marcus Aurelius. The hour may yet come when a "foodless" day may be proclaimed and we take to our beds and live on air. That will, at least, prove a holiday for materfamilias. The servants will cease from troubling, and the hungry be at rest.

"CHRISTUS" AT THE PHILHARMONIC HALL.

WE understand that both the religious and civil authorities have commended the film "Christus" at the Philharmonic Hall, which purports to show

us the life of Christ by cinematography. We have heard, but hope the report has reached us in an exaggerated form, that the Bishop of London approves of it as a representative of the Church of England, and that Cardinal Bourne has similarly committed himself on behalf of the Vatican. That Nonconformity supports it is beyond all doubt, for we have read upon the programme a preface by the Rev. F. B. Meyer which not only praises, but even substantially aggravates, the offence.

The nature of this offence, apparently condoned by those who stand most to lose by it, needs to be rather carefully indicated. We must not say outright that "Christus" is a blasphemous production. It would not, we fear, be considered blasphemous in a law court; and, as we have seen, it is not considered blasphemous in the vestry. The blasphemy of Christus is blasphemy only in the sense that any inadequate handling of an impressive subject is blasphemous. The subject is degraded by commonplace treatment. Unfortunately, if this be blasphemy, we are driven to the conclusion that blasphemy is committed whenever a partially educated curate paraphrases St. Paul on charity: *quod non erat demonstrandum*. Blasphemy is an offence which cannot presumably be judged by the thing said or performed, but only by the intention of the people who say or perform it and by its effect on the people who hear and witness it. That is rank blasphemy in the Salvation Army captain which is but a choleric word in the Christian soldier (of another sect). The people who produced "Christus" intended to be reverent and to encourage religion. Therefore they were not blasphemous. The Bishop of London, it is said, approved of "Christus." Therefore, to him, it was not blasphemous. We, on the other hand, can only see that a profaning hand is vulgarising an immortal story, and feel that many of the incidents which have hitherto existed for us solely in such pictures as poets may evoke with words must henceforth be smirched by an involuntary association with cinema fakes which, even technically, are particularly ill-inspired.

It will be urged by the promoters of this enterprise that religion cannot be too popular, or be brought too closely into touch with our ordinary proceedings and amusements. We shall be reminded that there were miracle plays in the middle ages, crude and more inadequate by far than "Christus" at the Philharmonic Hall. It may be pointed out that the most widespread religious revival of modern times, the Salvation Army revival, went on from strength to strength because it sang hymns to tunes from the music-hall and encouraged any blackguard who had conceit enough to claim Jesus as his personal friend. All this is undeniably true, and we admit that a religion which is not sufficiently robust to speak the common language of the time and to stand at the street corner will necessarily remain, in the mediæval sense of the term, a mystery, practised only by the initiated and thought of by the rest as Mistress Quickly thought of God: "Now I, to comfort him, bid him a' should not think of God; I hoped there was no need to trouble himself with any such thoughts yet." Unfortunately, however, there is no question at the Philharmonic Hall of popularising the story of Christ, of making it familiar and real to a modern audience, in the sense that the mediæval miracle play or the Salvation Army brass band was real and familiar. The most hopeless feature of this production is probably the feature which most commended it to the authorities, namely, its perpetual, self-applauding tact, the devastating appreciation apparent in every detail that this was a sacred subject to be handled with great gentility. There was clearly no intention (which alone could justify the enterprise) of bringing the life of Christ near to us, of handling it in the fearless, direct and simple fashion of the miracle play, or of presenting the story in a way that might associate it with anything in Great Portland Street. We certainly absolve the producers of any lack of respect for their theme. Their respect was evidently so great that we wonder how they dared to handle it. Clearly it was for them no theme to bear the coarse touch of reality. They are

like poor, anxious Uzzah, watching the sacred ark lest it should be shaken and fall. Every now and then, forgetting what happened to Uzzah, they put out their hands to steady the ark. Their intentions are excellent. So were the intentions of Uzzah, but they did not save him.

A bold and familiar handling of the subject might not have saved the producers of "Christus" from blasphemy, but it would have indicated that there were sincerity and an inspiration behind the enterprise, to cover, to some extent, its necessary defects. Nothing could be more disastrous than a nervous conventionality which errs simply from an entire absence of æsthetic, literary or intellectual perception. Christ is not more, but less, real for us, when we have seen him walking over the water in a faked photograph, in which a group of film actors are pretending to fish. Nor can our interest, apart from any question of our reverence, be sustained by a figure presented as after Raphael, but immediately recognised as after Raphael Tuck; a figure whose chief distinctions are a white garment, sleek hair, and extremely deliberate movements. St. Luke's lovely pastoral of the Nativity becomes not more credible but, for the moment, impossible to imagination, when we are made to realise how very circumspect our producers have had to be in its presentation, and how utterly they have failed to present anything but an inevitable provocation to ribald speculations. How, for example, did they induce their property infant (at least three months old in a single night!) to lend itself to these extremely decorous proceedings? It is clearly a healthy and a vigorous child. Why, therefore, does it not pull the nose of the chief of the Magi from the East, which no healthy baby could resist. We realise that, should it suddenly do so, the act would throw into confusion and dismay the seemingly mummery in which we are invited to participate. Thereby, you may perceive what comes of losing touch with things as they are, and of substituting silly artifice for great art. Incidentally, there is here rather a good illustration of Lessing's shrewd distinction between the art of the poet and of the pictorial artist. St. Luke, writing of the Holy Infant, may choose exactly what attributes and details shall be present to our imagination as we read. The producers of "Christus," on the other hand, must present us with an actual live baby; and we at once begin to wonder why it does not behave like one. It would be better for the effect and value of "Christus" as a miracle play, if the producers had permitted it to do so. They would have permitted it in the Middle Ages, when Christianity was popular and humorous and as secular as Monday morning.

Of this, at least, we can confidently assure those of our religious leaders who imagine that such exhibitions as "Christus" are likely to deepen or extend the influence of the Christian ideal—namely, that a religious revival cannot be handled by avoidance; and that a production which fingers incidents from the Gospel stories in the manner of the polite young lady who crooks her little finger when she helps herself to a piece of cake, is more likely to estrange than to popularise Christ as a living director of our conduct and thought to-day. Better to follow Mr. H. G. Wells in his misunderstanding of St. Augustine, or Sir Oliver Lodge in his surrender to the spiritualists (these men and matters are only popular because they fill an abhorred vacuum), than endeavour to encourage a belief in the Miraculous Conception by means of a film which, for reasons of modesty, carefully deletes the word "conceive" from its introductory citation from the story.

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Sir Charles Stanford directed a fine performance of his stirring 'Songs of the Sea,' including a Drake's drum whose boom fairly awoke all the famous echoes of the Albert Hall. Not this, however; nor the sweep of the 'Horse and his rider'; nor Miss Tubbs's thrilling high C in the Rossini 'Inflammatus,' was it that dwelt longest in the memory; but the rich, lovely tone of the choir, subdued yet sonorous, sweet in quality, pure in intonation, rising and falling in harmonious cadence as it flowed through the simple four parts of those two unaccompanied motets.

H. K.

CORRESPONDENCE.

LORD KNUTSFORD AND MR. COLERIDGE.

To the Editor of the SATURDAY REVIEW.

SIR,—I do not think it can be of much general interest to your readers why, some ten years ago, I refused a guinea offered to me for the London Hospital by Mr. Coleridge. But as he has thought fit to allude to this, with an innuendo that in so doing I misinterpreted my duty to the sick poor, and as you have printed his letter, I ask leave to reply.

I refused the guinea because I did not believe the money was offered with any intention of helping the sick poor, but was sent with the intention of getting its donor into a position, as a subscriber, which he intended to use for damaging the work of the Hospital.

To refuse money was a record performance of mine, and contrary to my nature. The guinea was not refused in a "fit of spleen," as Mr. Coleridge courteously suggests, but because I "knew my man." For the same reason, if I had the power I should refuse any gift from, say, Bernhardi, if its acceptance gave him the privileges of a citizen of London, however sweetly he might sing, as does Mr. Coleridge, of having "no spirit of hostility." Oh! of course not, and that is why this same letter of Mr. Coleridge's has appeared on several occasions when I have appealed for the London Hospitals. Mr. Coleridge knows, as well as I do, that the payments made to the College by the London Hospital were made for services rendered by the College under its agreement with the Hospital, and not as a gift. As to my duty to the sick poor, which Mr. Coleridge apparently wishes to teach me, I do not feel that it will help me much to take as my teacher a man who would deny to them, amongst other things, the benefits of inoculations against diphtheria, typhoid, and all help derived from knowledge gained by experiments on animals.

Yours truly,
KNUTSFORD.

London Hospital.

THE FUTURE OF VOLUNTARY HOSPITALS.

To the Editor of THE SATURDAY REVIEW.

SIR,—In your article last Saturday you say, "It seems to us, therefore, that it would be found necessary to earmark an agreed number of beds for the local authority's patients, thus creating, as it were, a hospital within a hospital." This arrangement has now become a regular custom under the Insurance Act. County Councils and other public authorities engage and pay for beds in sanatoria for consumptive patients, and the only form of control they claim is an occasional visit to the sanatorium by their own medical officer.

I am, etc.,

A. W. KING.

SOME SINN FEIN "HISTORY."

To the Editor of the SATURDAY REVIEW.

SIR,—We are kept in great ignorance of what is happening in Ireland, though the dispatch of troops to County Clare and the presence in Dublin of Lord French are accomplished facts. A friend, however, has sent us the *Clonmel Gazette* of February 27th, which sheds some light on the free movements of the Sinn Fein conspiracy, the only salve for which that our Government has advertised is the Mothers' Meeting, under

the name of a Convention, which has been sitting and talking for months. The effects of concerted German propaganda—operative more than two years ago—may, perhaps, be discerned in the historical erudition—worthy of the late Sir Roger Casement—aired at the proceedings reported by the *Gazette*. It appears that on Saturday evening Mr. Darrel Figgis, secretary to the "Sinn Fein Executive," and hero of the evening, addressed a crowded audience in "Magner's Theatre," after dances and songs by graceful and vocal young Sinn Feinneresses, the latter including "Bantry Bay" and "Whack, and the Diddle" (verse humour is never absent), sung by "Annie Condon," who, like the rest, was "encored."

Then the real business began, and Mr. Figgis spoke on "The Case for Ireland's Independence"—which is the pith of a matter that would never have come to this climax had not Sinn Fein been coddled by Mr. Birrell, heartened by Mr. Asquith, and well-nigh connived at by our present rulers. For Sinn Feiners are responsive and sensitive to leadership governance and inspiration, the lack of which has left them to their own sweet will and national love of a row. Mr. Figgis told his friends that the Irish were a people of ancient independence, who had never surrendered their rights, though England always wished to stop them from "thinking back." The Irish had brought Christianity and Culture to Europe (!), and the Norman invasion was no conquest. Ireland in her turn had experienced a system of militarism at the hands of England in comparison with which the modern militarism of Germany pales into insignificance. The first peace conference was held in 1416 in the city of Constance, and the question of Ireland's status was then and there raised, and the nations in deliberation fixed the four constituent sovereign States and their precedence, authority and dignity—Rome, Constantinople, Ireland next, and then Spain. They would in a few days go to another peace conference, declaring that they belonged to an ancient and honourable lineage and had never surrendered their rights. Greece had been held in bondage by Turkey for 600 years, but Europe always looked on the claim to independence as unrelinquished. It would be the same with Ireland. While a prisoner in England, he (Mr. Figgis) had been asked whether Colonial Home Rule would satisfy him, and his reply was, "When did England succeed in colonising us?" Hugh Dhuo, who took up the fight after Owen Roe, fought at Clonmel and had been succeeded by Sarsfield; and then followed a terrible period of oppression during the eighteenth century, when Ireland suffered at the hands of England as Belgium or Serbia never suffered at the hands of Germany (!). Wolfe Tone, Robert Emmet, the men afterwards of '48 and '67, arose to fight for the same ideal, and then came the men of 1916. They would go on. Fifteen hundred years ago Ireland was absolutely free. They clung to the memory of that time—a time that would come again. Then (a charming touch) he abused Mr. Redmond and Mr. John Dillon, whom he called an informer, reminding us of the "pretty quarrel" in Sheridan's 'Rivals,' which was pretty enough to be left as it was. The peroration, however, was more to his point. The ghosts of the men shot after Easter week (he said nothing of the ghosts of the women and children whom they massacred) had been marching triumphant over the world, and when England appealed to Australia, America and Russia, the answer came back in each case, "What about Ireland?" There would be no peace till Ireland was free. Next evening Mr. Figgis spoke again at an "aeridacht," and relieved his Celtic heart not so much of bad history as of good treason. Ireland, he told the cheery audience, had been given "peelers," Dublin Castle, and other things that they did not love or want (taxes?). When they came into their own they would devote this money to other purposes and "economise." Like Captain Costigan he seems generously economical, and like Mr. Crummles he protested that he was not a Prussian.

There it is in a nutshell. Sinn Fein is placed as a link in a glorious apostolic succession of saints and martyrs, and Mr. Figgis is only avenging the wicked-

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nesses of Elizabeth and Cromwell. But we are at war, and the flower of Ireland is fighting for us, and "Bantry Bay" is a reminder that Ireland is a sure footing for a foreign foe, and that "fifteen hundred years ago" (when the Romans might have made short work) have nothing to do with it—and that the Convention has nearly done knitting socks for the wounded. We make no comment, except that Mr. Figgis is at large, as also is M. Litvinoff. How can we complain of revolutions if we keep a factory of them?

Yours truly,

UNIONIST.

SIR WILLIAM ROBERTSON.

To the Editor of THE SATURDAY REVIEW.

SIR,—Your correspondent Mr. Lawrence W. Hodson writes, under the above heading, as follows:

"The position is not yet clear, and if it was right to debate the matter in Parliament at all, it must be desirable to clear the matter up. If Sir W. Robertson will say clearly that he considers an Inter-Allied Reserve under the executive authority of Versailles an unworkable and dangerous scheme, we shall know exactly where we are."

This implies that the main question between the Robertson school and the Lloyd-George school is, who is to exercise executive authority over a hypothetical Inter-Allied Reserve?

Is that the main question, or is it merely "camouflage"?

Yours truly,

J. H. G. REID (Colonel).

52, Sedlescombe Road, S., St. Leonards-on-Sea,
March 4.

DORA ONCE MORE.

To the Editor of the SATURDAY REVIEW.

SIR,—As you have doubtless gathered from my former revelation, I anticipated that as my age increased my powers would develop also.

I must confess to being a little baulked for the moment as to why I declared a cup of tea to be food and a bottle of Burgundy not, but it is not for a goddess to explain her reasons, and Jupiter Rhondda will put it right somehow. I am pleased to see that my powers as an appropriator of dwellings are appreciated (see your issue of March 2nd). I may say, however, that some of my principles have been known and put in force in quite ancient times, as expressed by the saying, "He that had gathered much had nothing over, and he that had gathered little had no lack," which is of quite respectable antiquity (though the people or race to whom it applied may have quickly disregarded it, and have done so to this day). Also, it is said to have originated soon after a certain great law-giver descended from a mountain with various enactments which, like mine, did not stoop to definitions! It has been suggested that the crimes therein forbidden were even then of some antiquity themselves, and were therefore already well known, whereas the crimes which I have invented were mostly regarded as virtues until I decreed otherwise. Such may be the case, but therein I "get a pull," and also show my originality. Now, just think of the results to what is called "wealth" when my beneficent influence has been further developed. Some fortunes have taken generations of care and thrift to accumulate, but with my levelling principles fully at work they will all soon be dispersed for the benefit of those who have never saved a coin. Yes, and in this direction a fair beginning was made before I was born even!

Those fallacies which are called "capital" and "credit" will vanish like smoke at the shrine of my worship, and all the trials and trammels of civilisation with them, bringing, perhaps, a reversion to the guileless life and costume of Eden! This is a grand prospect for a new goddess, and I feel that I have a glorious career before me.

Yours hopefully,

D.O.R.A.

THE HOUSE OF MERLINS—WANTED: A MAN'S LEAGUE FOR MEN.

To the Editor of the SATURDAY REVIEW.

SIR,—If there is one fact that may be deduced with certainty as the result of the New Reform Bill, it is that whereas now a substantial feminist wedge has been driven into, and started a wide cleavage in, the British Constitution, manhood and womanhood, or adult suffrage will shortly follow. It may therefore be instructive to glance at the relative numbers of the sexes in the latest official return for 1916. The estimated civil population of England and Wales was 34,500,000; 15,000,000 males and 19,500,000 females, or a preponderance of 4,500,000 females!

The House of Lords was supposed to represent the more conservative and stable elements of the body politic, and in this time of war and stress was by some regarded as a trustee and guardian of the political rights and privileges of their absent, preoccupied and politically powerless fellow-countrymen. Therefore, it is all the more peculiarly mean and despicable to sell their manhood's birthright behind their backs, for the sake of such a spurious and temporary peace and quietness. Surely political honour or dishonour is personal honour or dishonour. They cannot be morally, even if casuistically, separated. This gambling throw of the political dice—shamelessly loaded—this spirit of "après moi le déluge" pervading such an historically noble legislative assembly, is a clamant betrayal and in the last degree dishonourable.

At the ceaseless instigation of plutocratic women and to satisfy the solicitations of so-called advanced women, who for years past have used or connived at the most nefarious methods of political propaganda, the pusillanimous members of this great historic Chamber have thrown up the sponge.

"And it came to pass, when she pressed him daily with her words and urged him, that his soul was vexed unto death. And he told her all his heart." So she betrayed him to the Philistines, and they put out his eyes and held him captive.

This old Biblical story of Samson's suicidal weakness before treacherous woman has been metaphorically repeated. Our British manhood's political strength has been shorn, its vision darkened, its freedom shackled. At any rate, it is not the fault of the legislators of both houses if this is not the result. And this brings me to the *raison d'être* of this communication. Unless MEN—other than the weak-kneed opportunist and episcopal Merlin cult—co-operate together to reassert their stricken rights and privileges, and combine all the intellectual powers and forces at their disposal, to scotch this unholy conspiracy to dethrone them, the Feminists will ultimately institute a petticoat Government by and through their overwhelming majority. They have admitted such is their design, and it is up to man to undeceive them. The wily Vivien notion is "That she can make a man do anything she wants him to do, and a man can make a woman do anything she wants to." But so far as public life is concerned, it is high time that man asserted his manhood, and declared "thus far and no further."

A Man's League against Feminism, with a central organisation and funds for a public Press, propaganda, and Parliamentary purposes, is a *sine quâ non*, but above all else it must be simply and purely a masculine, not a mixed organisation. One gets fed up with *toujours perdrix*—especially when abnormally tough or over ripe.

Men have not fought and died and endured untold horrors for four years for a gynæcratic empire or anything approaching it. Let us then pave the way for them before their return, and not consent to take this foul blow lying down.

I. H. H. GOSSET.

THE NON-COMBATANT IN EXILE.

To the Editor of the SATURDAY REVIEW.

SIR,—A recent Note in the SATURDAY REVIEW on the passing of the old order in England must have saddened thousands of exiles who are serving their country or themselves all the world over, debarred from returning home by either inexorable official limitations of leave or the embargo on travel that in these times keeps even the private individual abroad. If this change be a fact, then they must bitterly regret that they may not, like those who stay at home, watch its coming gradually and insensibly, as a child sees, without realising, its parents grow old, but must when their hour comes, return to a strange land with no welcome for Rip van Winkle.

Those happier and more glorious sons of Empire who are fighting that England may live fortunately do not share this fate. Apart from the distractions of a full life of action and danger, they not only get reasonably frequent leave, but also the chance of a kindly bullet, striking gently and sending them across the narrow seas to the care of their own folk. Far more effectually cut off from the homeland are the hundreds of English men and women serving in humbler capacity, in a quiet, inglorious sphere, yet, if not indispensable, useful after their fashion, some of them holding the outposts of Empire against malcontents anxious to take advantage of Imperial distraction, others stationed in neutral lands, right on the enemy's frontiers, and in an atmosphere only less hostile than if they were on the other side of it.

This must be a strange exile. Had they not the proud satisfaction of serving, they might weep as bitterly as Ovid in his banishment at Tomi. Yet, what should they ask better than the chance to work in some obscure capacity, with none of the glamour of the firing line, yet more suited to the years in which the mind gives better value than the body?

Well, it will not last for ever. One of these days, though not in many German churches, since all but their finest peals have gone long since to the cannon foundry, the joy bells will ring again. Then what a crowding there will be back to the little island that has fought and bled for the freedom of the seas! Many, alas, of the bravest and the best may not join in that happy homing, but the boats will bear most of these non-combatants to the home for which, though it was not given them to die, they gladly suffered banishment and insult.

Will they find it changed beyond all recognition? Will they find their social order gone, their neighbours cold, their friends all lying beneath the yews in the village churchyard? Or, rejoicing in its welcome contrast with the cold and hostile atmosphere in which, in its service, they lived the long years of war, will they not rather find it, however altered on the surface, still at heart, obviously, unmistakably, proudly the Old England of their dearest memories?

Yours truly,

A CONSUL.

ECCLESIASTICAL POLITY.

To the Editor of the SATURDAY REVIEW.

SIR,—Will you kindly allow me to add a few remarks to the discussion on the subject of Ecclesiastical Polity?

Dr. Henson, when preaching in Westminster Abbey on October 23rd, 1904, referring to the Book of Daniel, said the stories it contained could not be regarded as anything but unedifying tales. It is somewhat unfortunate that Dr. Henson, who has recently stated his belief in the Divinity of Jesus Christ, should thus have singled out one of the few Prophets quoted by Our Lord, and also one whose predictions are being wonderfully fulfilled in our own days.

It appears to me that if the law dealing with Church appointments is to recognise and promote ecclesiastics who thus deny the authority of the Scriptures, it will create such a line of cleavage as will drive many thinking members of the Church of England either into the Church of Rome or towards agnosticism.

At a period when efforts are being made to undermine Christianity, and when—judging from the diminishing attendance at any place of worship—people are falling away from the Faith, it is surely time that some attempt should be made to withstand and combat these insidious attacks upon our belief. Are not, therefore, both clergy and laity justified in boycotting those in high places who are thought by many to be contaminating the Church with the teachings of Higher Criticism, whose place of origin is Germany?

I am, sir, yours, etc.,

DYSART.

Ham House, March 5th, 1918.

"FOOD CONTROL."

To the Editor of the SATURDAY REVIEW.

SIR,—Lord Rhondda's rationing scheme is doomed to failure. In the first place, it is too complicated. Captain Tallents, of the Local Authorities Department, explained the scheme for the rationing of London and the Home Counties to an intelligent audience of speakers in the Conference Room, Grosvenor House, on Wednesday, and there were many questions addressed to him which he found it impossible to answer in a satisfactory manner. Amongst others: "How were butchers to be stopped from cheating (so many having been proved to overcharge without redress) unless an inspector was appointed to stand at the scales?" Captain Tallents thought many eyes would watch that no one was favoured. But when it was put to him that some butchers admitted their customers one by one only, he had no answer to give. Well-known business men have informed the writer of this article that cheating will now be wholesale; and those for whom the ration—especially of meat—is not sufficient will successfully bribe the butchers to get all they want.

Here is a simple plan which would give more satisfaction and stop both profiteering and cheating: Lord Rhondda should ascertain the exact cost of production of the important foodstuffs, the cost of their carriage to the shops, and then fix a reasonable profit for the retailer at which to sell them. The shops should be open, and customers admitted in bulk and not in units. And if the price charged exceeds the price fixed the buyer should be permitted to call the nearest policeman and give the shopman at once in charge.

The system as it at present stands is no check on the shopkeeper. If one complains of overcharge to the Food Controller, it is weeks before any notice is taken, and the shopkeeper has profiteered, and witnesses forgotten all about it, before any action is taken. Again, if one does not pay what the butcher asks, one can go without meat; and if one dares to say the price is over the controlled price, one is told to go without the meat, and the butcher refuses to serve such a person again.

In the plan I suggest, action could be taken at once, and no profiteering would be possible. Policemen are always guarding queues, so these faithful servants of the public would not be extra worked by my suggestion.

The present system, in all things relating to food, is too slow. Milk, for example, is well watered in every dairy with which I am acquainted, since the dairy people have been allowed to send milk round without sealed bottles. The local Food Controller has informed me that many summonses have been issued; but there it ends. Milk should be delivered in sealed cans or bottles with the name of the dairy printed on them, and if that milk is found to be watered, or in any way tampered with, the owner of the dairy or the manager should be sent to prison without the option of a fine, and his licence to sell milk withdrawn. So much money is now made by watering milk that fines don't matter to the dairy people. The profit is worth the risk.

I hope these simple suggestions will commend themselves to Lord Rhondda. Also, may I say that they would stop the evil which exists of inspectors being "squared" by dairymen—as is very well known many of them are?

BRIDY M. O'REILLY.

MALARIA-STRICKEN INDIA v. THE BRADFORD DYERS' ASSOCIATION.

To the Editor of the SATURDAY REVIEW.

SIR,—In the *Times* of the 1st inst. three closely-printed columns are taken up by the report of the proceedings at a meeting of the Bradford Dyers' Association; on which occasion its chairman had a great deal to say about the aniline dye industry. Aniline dyes are very useful in killing the larvæ of mosquitoes; but malaria-stricken India was not even mentioned by Mr. Milton S. Sharp in his speech as reported in the *Times*.

I am, Sir, Your obedient servant,
DONALD NORMAN REID.

15, St. Mary's Sq., Paddington, W.2,
3rd March, 1918.

"CATCH-AS-CATCH-CAN."

To the Editor of the SATURDAY REVIEW.

SIR,—It is not so much the *men*, as the *middlemen*, of whom your correspondent should complain. These—the agents with long purses, filled inland—would tempt an angel to exorbitance; small blame, then, if advantage is taken of an unfortunate situation which needs *knowledgeable* controlling in the common interest.

Piscator may say what he will of the *Fishers*;

But, trust one escaped from the trawl,

The *Fishes* declare, 'mid a host of well-wishers,

"Alive O! There's plenty for all."

DABS.

Feb. 13, 1918.

REVIEWS.

A GREAT KHALIFAH.

Makers of the Nineteenth Century. Edited by Basil Williams. ('Life of Abdul Hamid.' By Sir Edwin Pears. Constable. 6s. net.)

SIR EDWIN PEARS'S 'Abdul Hamid' covers much the same ground as his 'Forty Years in Constantinople'; and contains a good deal of the same material; but it is a better book, free from the faults of careless writing and inconsequence which marred so many pages of the earlier work. The author is, of course, no Orientalist. He shows his ignorance of Arabic and Turkish by such slips as "Abdul" in abbreviation of a proper name, and "Sultana" for Sultân where a princess is mentioned; and in many places he refers with some complacency to Jews and Christians as "the children of the books" instead of People of the Book—i.e., the Holy Scripture—which is the Koranic term. His point of view is European and conventional. He seems to think the Powers of Europe (including Tsarist Russia) always right and perfectly disinterested in their hectoring of Turkey, and Turkey always wrong or foolish in eluding their demands. But when all criticism has been made, we are astonished (remembering some previous writings of Sir Edwin Pears) at the general moderation of his tone and the fairness of his judgment upon Turkish matters. As a clear, concise and readable account of the political events of Abdul Hamid's reign the book is valuable; though as a life of Abdul Hamid it is hardly a success, since it leaves the character of the late Sultan unilluminated. Sir Edwin Pears depicts him as a skulking monster whose one redeeming weakness was a love of cats. Of the psychology of the man, the inner motives of his policy, and the greatness which he really did attain in a peculiar sphere, we get no inkling. The author finds him simply unintelligible. It would be difficult, perhaps, to find the counterpart of Abdul Hamid's character in Western Europe at the present day, though it would have been easy enough to do so in the Middle Ages, when in times of stress for Christendom there were ecclesiastics who (not always with a base or selfish motive) considered human suffering of no account compared with the upholding of the Church's creed and influence.

Abdul Hamid was not without ideals, but those he cherished were outside the view of European politics.

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He was never a great Sultan, but he was a great Khalifah. Few educated Muslims would to-day defend his conduct as the ruler of the Turkish Empire upon some occasions; but none would criticise his conduct upon any occasion as religious leader of Islam. It had long been matter of complaint among the Muslims outside Turkey that the Ottoman Caliphs showed but little interest in their affairs; and Abdul Hamid's missionary efforts—which Sir Edwin Pears regards as mad and dangerous—were as naturally welcome in Algeria or India as a message from the Pope would be in Limerick or Buenos Ayres. Abdul Hamid, as Caliph, always did the right thing from the Muslim point of view, and at the right moment, even when it would have been much easier for him to shirk his duty or to compromise. Therefore his name is honoured throughout Asia and North Africa. His refusal to receive H. H. the Agha Khan as representing any section of the Indian Muslims, for example, sent a glow of satisfaction through the whole Islamic world.

Our author still seems hazy on the question of the Caliphate, though he has given study to it since he wrote his former work, and now quite candidly admits that he is no authority. Yet he turns from the clear statement of the Right Hon. Sayed Ameer Ali—a high authority—to toy with the assertion of some English missionary, doubtful as to which should be believed! "The reader must be left to form his own judgment." But it is not a question of what any Englishman may think, upon the evidence submitted to him, that the Muslims should believe—incalculable mischief has been done already by that attitude—but of what the Muslims actually do, themselves, believe; and the great majority of Muslims do accept the Turkish Sultan as legitimate Khalifah and Imâm with some enthusiasm. An opposite contention, popular of late in France and England in official circles, is based upon a Saying of the Prophet—or, to be accurate, on half a Saying—to the effect that the leaders of the Muslims were to be Coreysh, "so long as they govern with justice." The condition was omitted by our propagandists, but who, as they thought, would be deceived by the misquotation is hard to imagine. There are other Sayings of the Prophet which menace Coreysh with absolute destruction at the people's hands in case of misbehaviour. Coreysh were the leading clan in Arabia at the time, and would with difficulty have admitted the supremacy of any other, though all the other tribes were ready to admit their leadership. The saying that Coreysh should be the rulers so long as people would put up with them cannot be held to justify the imposition of Coreysh centuries after they have ceased to be an influence, against the wish of the majority of Muslims. We are thankful that the British Government has publicly disclaimed so foolish an intention.

The faults of Abdul Hamid as a ruler, felt and resented by his Turkish subjects, were little noticed by the Muslims in outlying provinces, to whom he gave considerable licence; still less by Muslims of the outer world. His Turkish subjects had acquired a fondness for things European, which he much distrusted, and had generally a more tolerant religious faith than he regarded as desirable in men who had to hold at bay the hordes of Christendom—for that was what the Powers of Europe seemed to him. Therefore he surrounded himself with Arabs and Albanians, Kurds and Circassians, Afghans, negroes, anyone but Turks; and this preference, offensive to the proud Osmanlis, secured his popularity among the wilder peoples of his realm, some of whom have not yet forgiven the Young Turks for overthrowing him and trying to curtail the licence he allowed them.

No, emphatically; the late Sultan was not universally detested, as Sir Edwin Pears suggests. He had his multitudes of fierce admirers in the provinces; the tenants of his private lands, who paid no taxes, sang his praise, and many of the Yildiz servants were devoted to him. He had a way of letting fall a sentence which summed up a situation neatly, and fixed itself on people's memory as proverbs do. "Serbestlik yök; yaramlik chök,"* he said, when looking on the crowd

* "Liberty—none: unruliness, much."

disporting in his palace grounds thrown open at the Revolution. Nor do we judge him quite so senseless as the author thinks in tacitly opposing the reforms advised by Europe.

After his deposition the Young Turks declared that they had found some documents which seemed to show that, after the Russian war, he had secured a promise from the Tsar that Russia would not again seek to dismember Turkey in his reign provided that the Constitution was suspended and no real reforms were made. Whether the alleged discovery be true or false, its wide acceptance by the Turkish public is an indication of the general belief that the shortcomings of Abdul Hamid and his chief supporters—among whom there were men of noble character, as well as rascals—were deliberate, and designed for a defensive purpose. These Old Turks thought that Europe had no real benevolence, that all the clamour for reforms was to accelerate their country's ruin by raising up the Christians in the land—potential traitors—above the loyal Muslim population. They considered the reforming Turkish party as an agent, conscious or unconscious, of the country's foes. They thought the only chance for Turkey was to seem decrepit. There is plenty of evidence that an appearance of corruption and misgovernment was fostered where most likely to be noticed, that the Sultan clung to antiquated forms and kept up Eastern customs with a purpose, while he essayed in furtive ways to strengthen the position of those sections of his subjects on whose loyalty he could depend. These Old Turks saw in duplicity the only safe and natural weapon for a hunted race. Their bribes were welcome in a number of high places quite inaccessible in after days to Young Turk honesty. The Young Turks, on the other hand, believed that Europe was sincere in wishing Turkey to revive. And Abdul Hamid lived to see them disillusioned.

One of the best chapters in the book is that descriptive of the Revolution of 1908 and the events which led to it—a most romantic piece of modern history. The success of the Revolution was a dreadful blow to the Sultan, not—we would suggest in opposition to Sir Edwin Pears—only for selfish reasons, but because, holding the views we have described of Europe's attitude, he saw in it the beginning of the end he had so long and cunningly postponed. He, the most active schemer until then, resigned himself thenceforth to be a passive witness of events. Even the most ardent of New Turks had come to the conclusion long before this present war that Abdul Hamid had nothing personally to do with the Counter-Revolution of April, 1909, though the men who made it were undoubtedly his partisans. His determination to remain aloof as far as possible and let the hot-heads fight things out among themselves accounts for his behaviour upon that occasion, otherwise inexplicable. But because of the fanatical devotion which his name, as representing sheer autocracy, continued to inspire in certain quarters, it was necessary to depose him, to avoid interminable outbreaks aiming at his release from constitutional restraint.

It is possible that he was happier in his comfortable prisons, with a few old servants and his family around him, free to indulge his hobby of cabinet-making, than he had ever been since he had girded on the sword of Osman. It is of the essence of such characters that they are self-convinced. The ghosts of Midhat-Pasha and his other victims would not haunt him; and the misfortunes which befell his country under the rule of the reforming party would be accepted by his conscience as a proof that he had all along been right.

SOME FRENCH POETS.

French Literary Studies. By T. B. Rudmose-Brown. Dublin: The Talbot Press. London: T. Fisher Unwin. Price (35 pp.), 6d. net.

THIS booklet deals with French poets ancient and modern. It is written by a Professor who seems to be a sort of aristocratic Sinn Féiner. Only a few of the poets portrayed emerge with definiteness. The

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In the days that are coming upon us no amount of bustle and energy will make up for an insufficiency of trained intelligence. That State will be supreme, leading the world in the arts of Government and industry, which has at the very least 90 per cent. of its youth training for efficient citizenship—training to be intelligent—not 10 per cent.

Reason is always on the side of right.

The State can no more misuse the minds of its children with impunity than a man with impunity can starve a horse or neglect an engine.

Our fathers succeeded at the time of Waterloo because it was a period of *energy* and they were the most energetic people in Europe. But our time is a time for trained *intelligence*, and it is a fact that we are not succeeding in this.

There is enough intelligence in our children to enable us to keep a foremost place in the world, but it is sleeping intelligence, intelligence that must be awakened, trained and directed.

The sleeping mind of the child is the raw material of the good citizen.

England has need of good citizens. Her raw material of good citizens is as sound and tough as any in the world. But 90 per cent. of this raw material is denied that treatment which alone can assure the finished article demanded by the future.

The future demands Education. We must prepare to supply that demand.

Our nation will stand or fall by the intelligence or ignorance of our people.

Can it hope to stand against the rivalry of other nations if the intelligence of 90 per cent. of its future citizens is starved in the interest of wages?

Just as the force and power of an engine must be directed by a trained man, so the energy and strength of a man must be directed by his trained intelligence.

In the great fight of the last century against child labour in factories, the appeal was made to the compassion of the human heart. It was a sentimental, an emotional appeal. To-day the appeal is to our intelligence.

We *know* that the State's supreme need is good citizens; we *know* that training is essential to good citizenship; we *know* that the rivalries of the future will be more and more the rivalries of Education; knowing these things, can we say it is rational to look for intelligent citizens among children whose education ceases at fourteen years of age?

Those who oppose themselves to this logic cannot take up their position on the ground of intelligence. They can only fight, as those fought who opposed the factory legislation of the last century, on the ground of an immediate selfish interest. *They look only to the present, not to our future National welfare.*

It is in the interest of industry, as much as it is in the interest of the State, that the children of this country should be given every opportunity, every encouragement, to grow up into strong and intelligent citizens. *The battles of the future will be industrial battles.*

With 90 per cent. of our future soldiers of industry, untrained, undisciplined, and unenlightened, England must lose those battles of intelligence. *She cannot win them.*

Future Wellingtons and Nelsons are drifting every year into dead-end occupations. Shakespeare hangs on the back of a van, and Stephenson is a lift boy.

We are throwing away our only chances of future prosperity. Our strategy is the strategy of waste.

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author has so many points of view in his maze of modernity that they tend to obscure his figures, and sometimes even to contradict themselves. We are told that to be a poet is a sort of natural law, that he is a natural law to himself also—the self that he is born and bound to realise. Moreover, each of his realisations is a religion after its kind: God speaks equally to the drunken tramp and the inspired bard; so long as they are (self-accepted) poets. Further, the poet has ceased to be in any sense a prophet or a "charlatan." He is a pig-judger or editor (charming combination), and the rest of it. We do not quite see, however, why he should be any the more or less a poet because he plies some modern profession for the livelihood which old-world minstrels were able to extract from patrons. Although a banker, Rogers never soared much higher than verse. Shakespeare was an actor, but that does not account for his practical genius, nor did the livery-stable exhale the afflatus of Keats. On the top of this we are assured that "art is the expression of the artist." One might as well say that dentistry is the expression of the dentist; it brings us no "for'arder." Is not all this to confuse faculty with vocation? A great genius finds his own method, but there have been poets at heart with no music in their voices; and without music what is poetry? And then we learn that "no desire can be satisfied . . . No kiss is worth the getting." Such, however, does not seem to have been the opinion of these French poets. The author himself is strangely efflorescent. Why must we be cloyed by "the pomegranates and nectarines of dream and desire"? what is "the sparkling goblet of a rare liqueur"? (rare indeed if sparkling), and why, oh why are we told, about the unfamiliar Bertin, that "if you can find his two volumes" in any penny dip, you should be gladder than if you had found . . . the first volume of Mr. Yeats? This would not yield rapture to all of us. And we get "scented" this and "amethystine" that as lusciously as we got them once in Sala.

Among the old French poets we are given no picture of the *Pléiade* as it has been painted by George Wyndham, or shown in the preface to the Oxford Book of French Verse. Maurice Scève and Ronsard are here the main studies. In their light loves, immortalised in the grand manner, the Professor finds a touch of Renaissance mysticism. Was Scève a mystic in adoration because he canonised a courtesan? And after all was not Ronsard the finest flower of Epicureanism?

"A l'homme mort est bien heureux,
Heureux qui plus rien ne desire."

Surely the desire was in no sense spiritual. Most of these troubadours—knights erring as well as errant—did very well for themselves, and we make bold to think that there is more love and song and daring in our best cavalier lyrics than in most of these perfect masters of passionate grace. Of Marot and his fine version of the Psalms we hear little, of seventeenth century Godau, unless we mistake, nothing, and of St. Gelais and Gombaud and Du Bellay next to nothing at all.

None the less he has much to say of poignant interest. Among the moderns there is an admirable appreciation of Verlaine, though we cannot accept his Stuart Merrill and Viele Griffin as inspired or supreme. He writes excellently when not unreined through a bias towards the bizarre. He is best when he is scenic. We specially like his vision of the passing on Syrian mountains of Scève, and the dim Pernette, his vibrant dramatisation of Versailles and all that is meant by Watteau and Fragonard. We cannot, however, agree to Voltaire's place among poets or Beaumarchais amongst the Anglicised. If he be not French (which he is), surely he would be Irish with affinities to Sheridan. But the booklet is sincere, distinguished and original—otherwise none of this would disconcert us. Criticism needs balance and perspective: hysteria ruins it.

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Assets -	-	-	-	£11,981,000

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Summary of the Report presented at the Sixty-ninth Annual Meeting, held on March 7th, 1918.

ORDINARY BRANCH.—The number of policies issued during the year was 56,502, assuring the sum of £6,951,269, and producing a new annual premium income of £567,472. The premiums received were £5,495,205, being an increase of £268,035 over the year 1916.

The claims of the year amounted to **£4,852,409**, of which **£398,385** was in respect of war claims. The number of deaths was **14,629**. The number of endowment assurances matured was **28,430**, the annual premium income of which was **£152,559**.

The number of policies including annuities in force at the end of the year was 934,075.

INDUSTRIAL BRANCH.—The premiums received during the year were £9,375,858, being an increase of £479,135.

The claims of the year amounted to **£4,352,031**, of which **£1,109,240** was in respect of **65,665** War Claims. The bonus additions included in the claims amounted to **£38,710**. The total number of claims and surrenders, including **22,078** endowment assurances matured, was **402,635**.

The number of free policies granted during the year to those policy-holders of five years' standing and upwards who desired to discontinue their payments was **56,880**, the number in force being **2,009,872**. The number of free policies which became claims was **51,290**.

The total number of policies in force in this Branch at the end of the year was **21,730,468**; their average duration exceeds thirteen and three-quarter years.

The War Claims of the year, in both Branches, number **70,488** and amount to **£1,507,625**. The total paid up to the present on this account since the outbreak of War exceeds **£3,400,000**, in respect of over **160,000** claims.

GENERAL BRANCH.—Under the Sickness Insurance Tables the premiums received during the year were **£6,721** and **£3,744** was paid in Sickness claims. Sinking Fund policies have been issued assuring a capital sum of **£134,850** and producing an annual income of **£2,663**.

The Company is now empowered to act as Trustee or Executor, and during the year has commenced to transact this business.

A very considerable amount of Aircraft (Personal Injury) Insurance has been undertaken with results which up to the present have been highly satisfactory. The total amount of premiums received on these contracts was £11,003, and the claims paid during the year amount to £627. In view of the difficulty of gauging the value of the unexpired risks on existing Sickness and Aircraft Policies it has been decided to retain the whole of the General Branch Fund of £38,244 in reserve against liabilities.

The assets of the Company, in all branches, as shown in the balance sheet are **£107,283,371**, which after reduction of the balance of **£3,437,500** owing in respect of the advance from our Bankers for purchase of War Loan shows an increase of **£4,672,125** over 1916.

In the Ordinary Branch the surplus shown is **£1,584,540**, including the sum of **£218,240** brought forward from last year. Out of this surplus the Directors have added **£400,000** to the Investments Reserve Fund, which stands as at 31st December, 1917, at **£2,400,000**, and **£178,412** has been carried forward.

During the past two years an interim bonus of 21 per cent. per annum has been paid on all participating policies which became claims either by death or maturity, and the Directors feel that the existing policyholders are equitably entitled to a bonus of equal amount on any distribution of profit. The Contingency Fund which stands at **£1,500,000** was set up for the purpose of safeguarding the rights of holders of participating policies. The Directors now propose to transfer **£1,000,000** from this

fund which together with the amount available from the profits of the year will enable them to allocate a reversionary bonus in respect of the years 1915, 1916 and 1917 of £1 per cent. per annum on the original sums assured under all participating policies which were in force on the 31st December, 1917.

The bonus so allotted will not for the present carry the option of surrender for cash, but facilities will be afforded enabling policyholder who desire to obtain National War Bonds by means of our special War Bond Policies, to apply such portion of the bonus as may be available towards payment of the necessary premiums. For this purpose the rate of discount adopted will be the British Offices' Table of Mortality with interest at 4½ per cent.

In the Industrial Branch the surplus shown is **£616,260**, including the sum of **£184,530** brought forward from last year. Out of this surplus the Directors have added **£335,623** to the Investments Reserve Fund, which, after deducting **£35,623**, representing realised loss on investments, stands as at 31st December, 1917, at **£1,700,000**, and **£92,470** has been carried forward.

The total surplus of the two branches, as shown by the valuation, is **£2,200,800**, and **£1,000,000** will be transferred from the Ordinary Branch Contingency Fund, thus increasing the surplus to **£3,200,800**. Of this amount **£400,000** has been added to the Investments Reserve Fund of the Ordinary Branch, and **£335,623** has been added to the Investments Reserve Fund of the Industrial Branch, **£1,794,295** will be allocated to participating policies in the Ordinary Branch and **£400,000** to the shareholders in accordance with the Articles of Association of the Company, leaving **£270,882** to be carried forward, namely **£178,412** in the Ordinary Branch and **£92,470** in the Industrial Branch.

The provisions of the Courts (Emergency Powers) Act continue to affect the Company's resources adversely, and the Special Reserve has been maintained at **£350,000**. The large increase in the outstanding premiums in the Industrial Branch is partly due to the inclusion of premiums outstanding on policies still in force by reason of the Courts (Emergency Powers) Act. It is impossible to estimate what portion of these outstanding premiums will be eventually received, and the fund of **£350,000** is in the first place necessary to cover any loss which may be sustained on account of non-payment. The fund, however, is also necessary to provide for future contingencies, which include the payment of claims and the continued non-payment of premiums on all policies which may come under the Act. During the past year the losses due to the operation of the Act have been very considerable.

The Company has also had to face the severe depreciation in the value of investments, and has continued to make up the difference between the Service and civilian pay of all members of the staff who are serving in His Majesty's forces.

Apart from the Ordinary Branch Contingency Fund, and in addition to the reserves held against the liabilities shown by the valuation, an amount exceeding **£4,720,000** has been reserved or carried forward, and is available to meet depreciation or other contingencies.

The Balance Sheet includes over **£27,250,000** in British Government Securities; this represents an increase over last year of about **£9,500,000**.

The four Prudential Approved Societies have during the year paid to their members at their own homes benefits amounting to **£1,303,380**, making a total amount of **£7,044,956** paid in this way since the commencement of our National Insurance work. A striking feature of the year has been the large number of women admitted to membership, the number being **232,787** as compared with **92,298** males.

Balance Sheet of the Prudential Assurance Company, Limited, being the Summary of all Branches on the 31st Dec., 1917.

LIABILITIES.		£	s.	d.
Shareholders' capital	...	1,000,000	0	0
Life assurance fund Ordinary Branch	...	49,349,896	9	10
Life assurance fund Industrial Branch	...	47,061,486	7	2
Insurance fund General Branch	...	38,244	1	10
Investments reserve funds	...	4,100,000	0	0
Contingency fund	...	1,500,000	0	0
Courts (Emergency Powers) Act Reserve	...	350,000	0	0
Advance by Bankers secured on £5,350,000 5 per cent. War Loan 1929-1947	...	3,487,500	0	0
Claims under life policies intimated and in course of payment	...	391,616	9	6
Annuities due and unpaid	...	4,111	0	0
Balance of bonus under life policies reserved for distribution	...	587	0	9
		£107,283,371	9	1

ASSETS.				
Mortgages on property within the United Kingdom	8,912,383	1	9	
Mortgages on property out of the United Kingdom	311,340	12	7	
Loans on parochial and other public rates	11,815,552	13	4	
Loans on Life Interests	1,084,762	15	11	
Loans on Reversions	45,718	10	5	
Loans on stocks and shares	184,380	17	10	
Loans on Company's policies within their surrender value	2,651,642	1	7	
Loans on Personal security				Nil
Loans to Educational institutions secured on income	38,080	6	0	
Carried forward	£25,153,902	19	5	

ASSETS—continued.			
	£	s.	d.
Brought forward ...	25,153,902	19	8
Investments:—			
Deposit with the High Court (£17,122 14s. 0d. 5% War Loan, 1929-1947) ...	16,080	19	1
British Government securities ...	27,242,467	1	0
Bank of England stock ...	299,779	5	9
Municipal and county securities, United Kingdom ...	2,033,855	4	9
Indian and Colonial Government securities ...	5,313,195	4	1
Colonial provincial securities ...	1,376,963	18	8
Indian and Colonial municipal securities ...	3,537,658	9	1
Foreign Government securities ...	6,927,706	19	5
Foreign provincial securities ...	379,871	5	0
Foreign municipal securities ...	2,701,852	5	8
Railway and other debentures and debenture stocks and gold and sterling bonds—Home and Foreign ...	12,739,590	3	11
Railway and other preference and guaranteed stocks and shares ...	3,285,471	2	8
Railway and other ordinary stocks and shares ...	2,933,576	15	2
Rent charges ...	532,738	18	2
Freehold ground rents and Scotch feu duties ...	4,783,030	0	0
Leasehold ground rents ...	9,206	14	0
House property ...	4,546,153	12	9
Life interests ...	34,626	14	6
Reversions ...	1,143,188	14	1
Agents' balances ...	8,371	13	8
Outstanding premiums ...	943,300	2	8
Outstanding interest and rents ...	263,250	19	0
Interest, dividends and rents accrued but not payable ...	465,941	11	5
Bills receivable ...	Nil		
Cash—On deposit ...	20,000	0	0
In hand and on current accounts ...	571,290	14	11
	£107,383,371	9	1

The values of Stock Exchange securities are determined, under the Articles of Association of the Company, by the Directors. Due allowance has been made for accrued interest, and the book value of these securities as set forth in the Balance Sheet stands considerably below cost price. A careful investigation as to the actual saleable value on 31st December, 1917, compared with the book value, shows that the Investments reserve

funds are much more than sufficient to meet any depreciation of the permanent securities. Terminate securities have been valued on a basis which, with Sinking Funds already established, provides for the equalisation of the book values and the redemption values at the date of maturity.

We certify that in our belief the Assets set forth in the Balance Sheet (having regard to the standards indicated) are in the aggregate fully of the value stated therein less the investments reserve funds taken into account, and make ample provision for all the liabilities of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

A. C. THOMPSON, General Manager. THOS. C. DEWEY, Chairman.
J. BURN, Actuary. W. EDGAR HORNE, } Directors.
G. E. MAY, Secretary. W. T. PUGH, }

We report that, with the assistance of the Chartered Accountants as stated below, we have examined the foregoing accounts and have obtained all the information and explanations that we have required, and in our opinion such accounts are correct and the foregoing Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the books of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

PHILIP SECRETAN } Auditors.
W. H. NICHOLLS }

We have examined the Cash transactions (receipts and payments) affecting the accounts of the Assets and Investments for the year ended December 31st, 1917, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, etc., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on December 31st, 1917.

DELOITTE, PLENDER, GRIFFITHS & Co.,
1918 February, 1918. Chartered Accountants.

THE REPORT.

The Chairman, Sir Thomas Dewey, Bart., said:—Ladies and Gentlemen,—The third year of the war has passed, indeed, we are now well advanced into the fourth, and although victory has not yet been attained, we are all proud to feel that, as a nation, we are still more determined to spare no effort in order to attain such victory. During the past year this Company has taken no inconsiderable part in matters relative to the war both as regards the shouldering of war burdens and affording active support to the Government in every possible way.

As every one is aware, this is Business Men's Week, and a special endeavour is being made to increase the sale of War Bonds and War Savings Certificates. I feel sure that the shareholders will be pleased to know that the Prudential has consistently used every endeavour to help forward the War Savings movement. Our outdoor staff have rendered constant assistance. Our Actuary, Mr. Burn, has been a member of the Central Committee from the first, and has spent a large portion of his time in active work of a most important nature.

Our Statistical and Actuarial Departments have, and are still undertaking, free of all cost to the Government, an amount of work in connection with the accounts of over 40,000 War Savings Associations throughout the country, which we believe would astonish some Government Departments.

Our own War Savings Association in the Head Office is, I understand, the largest in existence, considerably over 100,000 certificates having already been purchased. Recently we have instituted a kiosk in this building which is doing good work. Many of our staff skilled in accountancy are voluntarily giving their spare evenings to the work of auditing the accounts of other War Savings Associations.

However, notwithstanding our activities in connection with War Savings as well as other national objects we have still been able to carry on our work with a degree of success which in the circumstances is most gratifying.

The total income of the year was only a little short of twenty million pounds, the actual figure being £19,880,500, which is an increase of £1,179,366 over that for the previous year. Of this increase £403,382 is due to interest and £754,371 to premiums. There has been an increase in the premiums credited in all three branches.

In the General Branch the increase was £10,201, in the Ordinary Branch it was £265,035, and in the Industrial Branch it was £479,135. I must, however, point out that to some extent the increase in the Industrial Branch is due to the fact that our accounts are made up to the Monday in each week, and in 1917 there were 53 Mondays to take into account.

The new business in the Ordinary Branch shows a record increase. The new premium income, viz., £567,472, was much in excess of that for any previous year. Some considerable portion of this increase was due to our National War Bond Policy, under which the policyholder is enabled to purchase his War Bonds by instalments on very favourable terms.

During the year our system of dealing with proposals on under-average lives has received careful consideration, and it has been decided to offer suitable terms to practically all proposers, however poor their physique or general state of health.

Since June we have issued a number of policies to persons who would previously have been considered uninsurable, on terms mutually satisfactory both to the assured and ourselves.

On the other side of the account, the claims paid exceed £9,200,000, and the total payments to our policyholders exceed £9,700,000, or more than £31,000 for each working day. The War Claims for the year have again been exceedingly heavy and, as in previous years, have fallen mainly on the Industrial Branch.

The amount paid was £1,507,625 on 70,488 claims, of which 55,665 were in the Industrial Branch, representing claims of £1,109,240, and 4,823 were in the Ordinary Branch, representing claims of £398,385. The total War Claims paid up to the present time amount to nearly £3,500,000.

In the General Branch the large increase is mainly due to our Aircraft Personal Insurance Policies, which we believe will become still more popular when their very favourable terms are more generally known. We all hope that we have seen the worst of the air raids, but I think any prudent person who is in any way subject to this risk will agree that the expenditure of 20s. for a policy of £1,000 is a wise expenditure.

It will also be observed that the Company is now transacting Trustee and Executor business. The many advantages to settlers and to testators of appointing a Corporation of undoubted integrity such as the Prudential to act as trustee and executor is becoming more widely recognised, and we anticipate a very considerable expansion in this class of business in the near future.

Turning to the results of the Valuation, the surplus of the Ordinary Branch amounts to £1,584,540, which is an increase of £166,300 over the figure for the previous year.

For years 1915 and 1916 you will remember that the directors did not distribute any surplus among the policyholders and shareholders from this Branch. During the two years £1,000,000 was added to the Investments Reserve Fund, and £1,500,000 was carried to a Contingency Fund. This Contingency Fund was set up for the purpose of safeguarding the rights of the holders of participating policies in the Ordinary Branch.

In order to prevent any hardship or inequity, an interim bonus of £1 per cent. was paid on those policies which became claims by death or maturity. The question which the Directors have had to consider was whether the position of the Ordinary Branch justified them in withholding a similar bonus from the other policyholders. After taking all possible contingencies into account, the Directors considered that they could with safety allocate a bonus at the same rate as the interim bonus, viz., £1 per cent. on the sums assured for each year's premium paid since the last declaration.

In order to do this we have transferred £1,000,000 from the Contingency Fund, which will therefore stand at £500,000. In view of the special conditions now prevailing, the Directors consider that it would be inadvisable to allow this bonus to be cashed, and, in these circumstances, it has been decided to withhold for the present the usual cash option. In these cases, however, where it is desired to utilise the bonus for the purpose of paying the premiums on our National War Bond policies, facilities will be afforded wherever possible.

These policies can only be issued for a limited time dependent on the issue of National War Bonds. The cashing of the bonus where required for National War Bond purposes, must result in further assisting the Government. Additional War Bonds will thus be purchased, and at the same time the policyholder will be afforded an opportunity for a favourable investment which will not be available when the present issue of War Bonds is withdrawn.

Of the remainder of the surplus, £400,000 has been added to the Investments Reserve Fund, which now stands at £2,400,000, and £178,412 has been carried forward.

In the Industrial Branch the surplus disclosed by the valuation is £616,260, including the sum of £184,530 brought forward; this compares with a surplus of £1,000,892 for 1916.

Of this surplus £300,000 was transferred to the investments reserve fund, which now stands at £1,700,000, and £92,470 has been carried forward.

It will thus be seen that in respect of the profits earned during the year the position of the Industrial Branch is very different from that of the Ordinary Branch.

The Industrial Branch has had to bear the strain of the war in a much greater degree than is the case in the Ordinary Branch. Apart from the question of depreciation, which is common to both branches, the Industrial Branch has, as I have already stated, suffered more severely on account of war claims, and in addition has had to bear a considerable burden on account of the Courts (Emergency Powers) Act.

The premiums on many of the policies under the Courts (Emergency Powers) Act have been unpaid for two or three years, and this accounts in part for the large increase in the amount of outstanding premiums shown in our balance-sheet. During 1918 alone we may expect that the unpaid premiums under the Act will exceed £250,000; indeed, with any considerable alteration of the present conditions of employment this figure may be greatly exceeded.

We have also to take into account the future, which includes the transition period at the close of the war, when our difficulties, if the Act is still in force, are likely to be greatly increased. In these circumstances we had no option but to retain the reserve of £350,000.

Apart from the duty of getting on with the war, which must come first of all, one of the most encouraging signs of the times is the manifest desire of our great financial and commercial institutions to render their organisations as efficient as possible in order that they may be in a position to meet, to assist, and even to guide the great development which we all anticipate will be vouchsafed to this Nation and Empire after the declaration of peace.

In view of the magnitude of our invested funds it is clear that our financial responsibilities must be proportionately serious, and no trouble has been spared in order that the best results may be secured.

Every investment made by the Company is, in the first place, investigated and reported on by one or more of our expert officers, and afterwards forms the subject of constant attention and consideration.

The Government, as you know, turned to the Prudential

when they wanted, for the regulation of the American exchange, a man to control the purchase and deposit of American securities, and the honour of Knight of the Order of the British Empire which the King bestowed upon our secretary, Sir George May, early in this year was a fitting recognition of the services he was able, with the cordial consent of the company, to render to the nation.

When making our investments it is not merely, nor indeed mainly, a question of obtaining a slightly higher rate of interest which is the preoccupation of your directors, though it is, of course, incumbent upon them to make the best possible use of the money; in the view of the Board their responsibility does not end there. We endeavour not only at the time of investment, but subsequently, to be and to remain acquainted with the use to which our capital is put and to take a sustained interest in the administration of those States, corporations, companies, or individuals to whom we entrust it.

As you may imagine, at the present time our interest is principally directed to our own country, for the most striking feature of the balance-sheet is the increase in our holding of Government securities of no less than £9,500,000 during the year; the net increase in our funds, after deducting the balance of the advance obtained from our bankers, being over £4,500,000.

As I said in my speech last year, we have chosen the path of supporting Government loans with all our available resources, and shall continue to do so as long as the necessities of the country demand it.

To carry out this policy has involved the obtaining of an advance from our bankers of £5,000,000, which at the end of the year had been reduced to £3,487,500, and has by now been further reduced to under £3,000,000.

It is necessary to go back over 60 years in the history of the Prudential in order to find an item in the balance-sheet representing a loan obtained by the Company. The present borrowing is one we are glad to place on record, for it was effected in response to the request made by the Chancellor of the Exchequer that we should support the War Loan by all the means in our power.

It was possible for us to have reduced the loan by a much greater sum, but we felt, when National War Bonds were issued, that the interests of the nation demanded we should purchase these Bonds rather than further reduce the loan. By the end of the year we had bought practically £1,000,000 of War Bonds, and since that date have continued to purchase them at the rate of over £70,000 per week. We confidently anticipate much larger weekly purchases in the near future.

In this connection I should like to say a word in praise of the present system of Government borrowing.

In spite of the protracted duration of the war, it is encouraging to note that the rate of interest paid by the Government on National War Bonds is no greater than that paid on the 5 per cent. War Loan when it was issued in February, 1917.

This fact, coupled with the statement of the Chancellor of the Exchequer, made early last year, that it was not the intention of the Government to issue loans at any higher rate than that then paid has undoubtedly had the effect of steadying the prices of investments and checking depreciation.

This in itself is of enormous importance to a company holding over £100,000,000 invested funds.

Moreover, the practice of issuing War Bonds in a steady stream, rather than making a huge issue at one time, not only avoids dislocation of the Money Market, but is particularly suitable to a company like ourselves, with a large income flowing in week by week. We are doing, and will do, all in our power to support National War Bonds, and, in the words of the manifesto issued by the War Savings Committee, which you may have seen in the papers, "You cannot do better than follow the Prudential."

I am glad to say that the fall in the values of our securities has been much less this year than in any year since the commencement of the war, and had it not been for the effect of the news from Russia, in which country we hold securities representing, I am pleased to say, only about 1½ per cent. of our funds, our further depreciation this year would have been relatively very small.

We considered, however, that the policy of safety we have followed consistently during the war should be continued.

Our investment reserve funds have now reached the magnificent total of £4,100,000. If to this we add the sum of over £5,000,000 written off our Stock Exchange securities in the six years preceding the war, we have a total of over £9,000,000 which has been applied to meet depreciation. It would be difficult to find a more striking example of the inherent strength of the company, or a more happy augury for the future.

The financial reputation of the nation is being tried by a period of anxiety as intense as it is unparalleled, and you will agree that the maintenance of our policy of sound and careful administration of our funds is more than ever incumbent on the directors of the Prudential.

The question as to whether any part of these investment reserve funds should be employed in writing down the value of investments was again considered by the directors. It was, however, decided that in view of the impossibility of gauging the ultimate values of securities after the war, it was better to leave the fund in the form of a reserve until more settled conditions prevail.

Each year since the commencement of the war the Prudential

has been able to chronicle some great financial transaction. Last year in addressing you I referred to the application for £25,000,000 War Loan, although it did not immediately concern the period under review. This is by far the largest sum that has ever been the subject of a single application, and quite eclipses our earlier efforts in the previous War Loans.

It was rendered possible by the utilisation of our large liquid assets in the shape of Treasury Bills which had been accumulated during 1916 in anticipation of some such call on the Company's resources.

The dividend on this War Loan fell due last December, and the Directors decided that it should be invested in National War Bonds.

At that time a Tank was in Trafalgar Square, and we suggested to the War Savings Committee that if the Tank would call at Holborn Bars we would make a record subscription. The Committee gladly fell in with the suggestion, and after a somewhat adventurous voyage due to internal troubles, a Tank arrived at the Head Office about two hours late.

As you may imagine, the arrival of the monster and the ceremony of handing to the War Savings representative a cheque for £628,000 attracted a considerable gathering of sightseers in front of these offices, and I was able to take the opportunity of addressing them from the top of the Tank and urging them to invest in War Bonds. This being the first voyage of the Wandering Tank, the occasion was considered a matter of such public interest that cinematograph films were taken by several of the leading firms and shown in England and the Colonies during the following weeks.

The idea of the Wandering Tank thus initiated was taken up enthusiastically in other parts of the Metropolis with great advantage to the sale of War Bonds.

During a period of the year under review there prevailed exceptionally favourable rates of exchange to sellers of Scandinavian securities. We were able to take advantage of these conditions and sell a considerable portion of our holdings of these securities at very high prices. The funds thus obtained have been re-invested with the result that we have obtained securities which we value more highly and which yield much more remunerative rates of interest.

Many of the questions with which we are concerned are naturally common to other Assurance Companies, but there are some problems which specially affect Industrial Assurance Companies and Societies.

In the former class the mortality rate is an instance in point, and in the latter class the relationship between the Company, its staff and the policyholders.

Dealing with the subject of mortality our business is so vast and our 22½ millions of policies are so evenly distributed throughout the length and breadth of the land that it is not surprising that our mortality experience very closely follows that of the general population.

In the past I have often called your attention to the fact that whenever and wherever an accident of any magnitude has occurred, involving loss of life, it has invariably been found that a considerable proportion of the victims were insured in the Prudential.

It is therefore in no way surprising that the war claims which we have paid more particularly in the Industrial Branch have been almost exactly proportionate to the total casualties suffered by the British Navy and the British Army.

You have in your hands a diagram which, I feel sure, will prove very interesting. Two of the six lines represent the rates of mortality as shown by the latest Census table and by the third English life table used for purposes of our valuation. The other four lines represent the rates of mortality experienced by the whole of our male industrial policy-holders during the years 1913, 1915, 1916, and 1917.

You will at once see that before the war—viz., in 1913—our mortality experience almost exactly reproduced that of the latest Census table, particularly at the military ages.

During the years 1915, 1916, and 1917, however, the mortality experience has been abnormal to a degree which it is difficult to realise.

Thus, for example, at about age 21 the mortality rate in 1915 was 5 times that of our pre-war experience, for 1916 it was 9 times, and for 1917 about 12 times that of our pre-war experience. You must understand that these rates are calculated upon the whole of our experience, and thus represent an average on all policy-holders whether on active service or at home on civil duties. In endeavouring to estimate the strain on the Company's resources which the payment of these claims has involved it must be remembered that at the younger ages only small reserve values are held.

I am proud to think that the Prudential has so far been able to pay these claims on the lives of our brave defenders without asking for any additional premiums or making any deduction from the sum assured in the case of all policies effected before the war. You may be able to form some idea of what this means by looking at the diagram and noticing that in 1917 the rate of mortality at about age 20 was equal to that at about age 64. If you will look at the premium rates payable at age 20 and age 64 you will perhaps still more clearly realise the nature of the burden which the company has borne.

There are several other features of interest which the diagram discloses, one of which is that, although the war claims have been so high at the actual fighting ages of 20 and over, there is a falling off at the training ages below 20. This point is still more closely shown by a comparison of actual and expected claims.

I might also draw your attention to the fact that at the infantile ages the rates of mortality amongst children assured

in the Prudential are lower than those experienced by the general population at the same ages.

At the present time attention is very properly being given to child welfare and the saving of infant lives. I am convinced that a great deal of useful work is possible in this direction, more particularly at the present time, when, owing to the necessity of food control, there is increased danger to the health of mothers and infants.

Our own experience of the infantile rates of mortality has, I am glad to say, shown an almost constant improvement year by year.

For 1917, however, a slight retrograde movement was shown, although, with the exception of 1916, it is still much the best on record.

During the present year our records show a somewhat increased rate as compared with the corresponding period of last year.

The weather conditions have not, in our opinion, been such as to cause this increased rate. It is not for me to say whether the increase has been due to the difficulty of milk supply, but it is quite evident that every possible available means should be taken for safeguarding the health of our future population.

Now as regards the relationship between the company, its staff, and the policy-holders.

From the time the Prudential embarked upon industrial assurance in the year 1854 there has been ample evidence that, to use a hackneyed expression, it "supplied a long-felt want," and it should be remembered that while we transact a large and increasing ordinary branch business with clients in more affluent circumstances, the bulk of our business even in the ordinary branch is on the lives of persons of limited means.

Our annual premium income has reached a total of £14,892,571, and in this fact and in our increasing volume of new business may be found the most conclusive indications that we enjoy the full confidence of the public.

In our view there are two main principles which ought to be and must be observed in the conduct of industrial assurance.

They are the necessity for the strictest economy in administration, and the equitable distribution of profit.

By far the largest item of expenditure in connection with industrial assurance is occasioned by the cost of collecting the premiums weekly from millions of policy-holders at their own doors, and an improved organisation of these collections was experimentally undertaken in 1913 in order that waste of time and effort might be eliminated.

At that time our premium income of £12,619,555 was grouped in 17,611 agencies, and, in spite of previous efforts towards concentration, many of our representatives were making calls in the same streets and houses with all the useless sacrifice of labour which such duplication of work must entail.

It was then decided to adopt the block system of collection, so that, as time and opportunity permitted, all our collections in a given area should come into the hands of one representative of the company.

When the experimental stage of the work was completed in the year 1914 the movement was extended throughout the country, and at the close of 1917 nearly one-half of our total premium collection had been organised under the new system.

This concentration of effort has rendered it unnecessary for us to increase the number of our staff in proportion to the growth of our business, and has enabled us to abstain from replacing a large number of men who have left our service on account of age or to engage in other attractive employment which they were specially qualified to perform.

Such new appointments as we have made are for the most part of a temporary character, for the purpose of "carrying on" until our men on active service make their triumphant return on the conclusion of the war, the company having undertaken to give re-employment not less advantageous than that which they relinquished to all who are able to resume work for us after peace shall be declared.

Our premium income, which, as I have said, now reaches £14,892,571, is grouped in 13,107 agencies, showing that, as compared with 1913, the annual income requiring collection has increased by £2,273,016, while there has been a reduction of 4,504 in the number of agents employed.

The actual result is that the collections are made at a rate which is appreciably reduced, while the individual salaries of the agents have been substantially increased.

The economy has not therefore been won at the expense of our men, and I may repeat what I told you at a previous meeting that those agents who prefer to go on working under their old agreements have been left undisturbed.

The value of the system does not end with the agency staff: it has already simplified the work of supervision and reduced the difficulties attending investigations and reports.

The full advantage of a gradual reform cannot be gained during the period of transition, but the strain on our supervisory and clerical staffs has already been relieved in a marked degree.

I have no hesitation in saying that when we are relieved of the extremely heavy burdens which have been imposed upon us by the War there will be a reduction in our expense ratio which will enable us to give greater benefits to the Policy-holders as well as increasing remuneration to the Staff, without disregard of the legitimate interests of the Shareholders.

The War has played sad havoc with our profit-earning capacity; in 1913, the last pre-War year, the profit distributed represented about 17 per cent. of our premium income; in round figures, 12½ per cent. went to the Policy-holders and Out-

door Staff of the Company and the remaining 4½ per cent. went to the Shareholders.

The War temporarily brought about the practical withdrawal of bonuses, and is responsible for the very large reduction which has taken place in the Shareholders' dividend. In 1916 this dividend had fallen from 4½ per cent. to less than 3 per cent. of the premium income, and for 1917, the year with which we are dealing to-day, your dividend is little more than 2½ per cent. of that total.

Much as we regret that the profit-sharing scheme is for the time being inoperative, much as we should like to do more to help our Staff in this period of high cost of living, the Directors do not think they would be justified in asking you to make further sacrifices while the Company is bearing voluntarily heavy burdens outside of the contracts to which it is party—burdens which to a large extent are being borne in the interests of the State—burdens exactly comparable with others which the State has recognised as her own, and which are being borne partly or entirely by contributions from the public funds.

I am happy to say that the earnings of our agency staff have not only not suffered reduction during recent years, but have, on the other hand, shown a considerable increase: in the year 1912 the average earnings were £2 per week, and in the year 1917 they had risen to £2 18s. 7d. weekly. We have invited any whose earnings are insufficient to meet the needs of their dependents to apply for assistance, and in some hundreds of cases we have made and are making compassionate allowances to tide them over the difficulties of the situation.

You will realise, as we have done, that, in spite of the increase in the average earnings to which I have referred, the remuneration is, in present circumstances, less adequate than in normal times, and you will share our regret that we do not feel able to respond to the request which has been put forward on behalf of the agency staff for the payment of a war bonus.

The agents find it difficult to understand that an institution with one hundred millions of invested funds is yet limited in its capacity to meet any demand which may be made upon it, and especially a demand which from their point of view is not unreasonable. The Government, which is deeply, and perhaps unavoidably, committed to the system of war bonuses, and is able to meet such increased expenditure from a purse which, though not inexhaustible, is much longer than ours, is anxious that an influential body of men visiting the homes of the great masses of the people should not develop a condition of mind which might spread disappointment or discontent throughout the country.

The Minister of Labour, to whom the question was referred, invited the Company to submit it to arbitration, but on further consideration recognised that there were valid objections to that method of dealing with the difficulty.

As an alternative to arbitration, he proposed that an expert committee, to consist of a judge, a prominent actuary, and a prominent accountant, should inquire and report as to the ability of Industrial Assurance Companies and Societies, having regard to their commitments, to meet this further charge, and your Board had no hesitation in agreeing to submit its case to this committee, whose report will doubtless soon be made.

During August, 1914, the Government were concerned as to the probable attitude of the Industrial Companies and Societies in respect of their peace contracts of Life Assurance with those of the wage-earning classes on Active Service, and the then President of the Local Government Board was informed in response to an inquiry that the Companies and Societies were desirous of meeting such claims without deduction while their resources permitted them to do so.

Our War Claims up to date are no less than £3,456,220. The amount of £2,000,000 contemplated in August, 1914, has therefore been largely exceeded, and while we were anxious to afford any and every help which patriotism could suggest, especially during the period of voluntary enlistment, it was felt that the extreme limit of our capacity had been indicated in August, 1914, and that the burden must fall on the broader shoulders of the State when, or even before, this limit had been reached.

The right to undertake, voluntarily, additional risks which could only be met by the sacrifice of other interests could be justified only if its exercise were kept within reasonable bounds, and it is certain that there could be no right to jeopardise the stability of the company in any circumstances whatever.

Our War Claims have been met chiefly by the temporary suspension of our profit-sharing scheme.

You will remember that in the year 1907 the shareholders voluntarily decided that after the payment of a fixed dividend on the shares, all profit from the Industrial Branch, in excess of the sum so required, should in future be divided into six parts, four of which parts should go to the Industrial Branch policy-holders and one each to the shareholders and to the outdoor staff of the company.

This action of renunciation represented a sacrifice on the part of the shareholders which I believe to be without precedent, and it gives the lie to those who would urge that commercial undertakings are necessarily devoid of heart or soul.

In my judgment it presented commerce in its highest form, inasmuch as it freely recognised and safeguarded the wider interests of our staff and our policy-holders by granting them a share in the prosperity of the Prudential not contemplated in their contracts with the company.

The Prudential had once more justified its reputation by raising the business of industrial assurance to a higher plane.

During the years 1908-1915, under this scheme, no less a sum than £2,825,000 was allocated for distribution amongst the policy-holders and the outdoor staff of the company, and this distribution would undoubtedly have been continued but for the burdens borne by the company in respect of the war.

Those who in normal circumstances would have continued to benefit under the scheme have therefore contributed the following sums in the proportions named:—

Industrial Branch Policy-holders	£1,400,000
Shareholders	650,000
Outdoor Staff	350,000

The sum contributed by the shareholders is £300,000 in excess of that contributed by the staff, because the shareholders have not only suffered in common with the others by the suspension of the bonus, but have in addition relinquished in respect of the three years, including 1917, £100,000 in each year of their fixed dividend.

I feel sure you will agree that this report is a wonderful record of the accomplishments of our staff, who have proved that there is no difficulty which they are unable to surmount.

There is also ample evidence of the extraordinary stability of the company in the way it has borne enormous burdens during nearly four years of this world war, and I am able to assure you that the capacity of the company to discharge its manifold responsibilities and liabilities has suffered no diminution.

In conclusion, may I say that the scheme inaugurated by the company to enable the staff to take up further amounts of War Loans by instalments spread over a number of years was greatly appreciated, 1,540 applications having been received from out-door staff, and 667 from in-door staff; the amount advanced by the company under that scheme was £210,015 in respect of £236,250 War Loan purchased, and as an encouragement to the staff the company charged 4½ per cent. only for the advance. Up to the present over 215 loans, representing £61,069, have been repaid.

We are still continuing to ensure that no member of our staff serving with the Colours shall be prejudicially affected either in position or pay through his enforced absence from our employ, and the thousands of letters we receive from our soldiers, sailors and airmen testify to their appreciation of the generosity of the Company. At the present time nearly 8,000 of our staff are actually serving, and I regret to say 470 have made the great sacrifice.

The amount paid last year in respect of allowances to those serving is £472,400.

Our Red Cross detachments although reduced in numbers still carry on their useful work and remain an important unit of the London Ambulance Column.

With tenacity and enthusiasm that no difficulties can daunt, our depleted but devoted staff of men and women, still maintain the efficiency of the Company of which we are so proud.

I have no hesitation in saying that "come what may" they will be found equal to the task, and will continue to meet all emergencies until victory finally crowns the banners of our beloved country.

LEGAL AND GENERAL.

THE ANNUAL GENERAL MEETING of the Legal and General Life Assurance Society was held on Tuesday, Mr. Romer Williams, D.L., J.P. (the chairman) presiding.

The Chairman, in moving the adoption of the report and accounts said: Gentlemen,—The number of policies issued in the past year was 3,833, against 2,400 in 1916. The sums assured were £1,934,873, as against £1,798,109, and the premiums £108,084, as against £96,741. The figures are gross, and I have combined for the sake of brevity the totals of the life assurance and the general fund. The net figures give sums assured, in 1917, £1,866,851, as against £1,764,975 in 1916, and premiums £103,496, against £94,825. The business of 1917 was slightly larger than that transacted in 1916, but the society is, of course, still labouring under the difficulties caused by the war, and I think you will agree with me that with a larger and larger proportion of the insurable male population being swept into the Army, and with 56 per cent. of our total original staff gone also, we may consider the amount of business done is satisfactory. The total net premiums in both funds amounted to £1,069,973, as against 1,051,312 in 1916.

The total claims on the life assurance fund amount to £853,970, of which sum no less than £199,018 is due to policies which matured during the year. These, I may say, are usually heavy in the year following a bonus period, as so many persons select that particular year for an endowment assurance to mature in order that they may share to the full in the bonus, and they are, of course, provided for at our valuations. This leaves £654,953 as net death claims, as against 566,707 in 1916, and of this amount the sum of £132,873 arose from deaths directly due to the war. The total claims due to the war up to the end of last year amounted to £589,421. The ordinary claims have been somewhat heavier than usual, owing to the death of some very old assured whose policies carried heavy bonuses, the original sum assured in fact being in many cases more than doubled from this cause. Against this heavy mortality among insured lives we may set an equally heavy proportion of mortality amongst annuitants—no less than 80 annuities, amounting to £7,963 10s. a year, fell in owing to the death of annuitants, a very material reduction in the society's liabilities.

The Deputy-Chairman (Mr. Charles P. Johnson) seconded the motion, which was carried unanimously, and the formal business was transacted.

THE CITY.

The classic front of the Royal Exchange is covered with a huge Sanger Circus-like placard, representing Elizabeth riding to Tilbury, and begging people to buy War Bonds. Vulgarly is the badge of democracy, and these crude posters may amuse the snotty boys and young "ladies" who have replaced the brave City clerks at the front. Is it seriously supposed that these mural horrors will induce "business men," or any other men, to buy War Bonds? Or how can anyone take seriously the exhortations of Government and the Press to practise personal economy, when he sees the public money wasted in this fashion? Even less justifiable is the expenditure of tax money on war films, which should be left to the private caterer. We prate about an educated people: but a public which can only be reached by pictures is still in the nursery.

Business men are expected to change Treasury bills into War Bonds, and to withdraw their deposits at the banks in order to lend direct to the Chancellor of the Exchequer. How does Mr. Bonar Law think that the commerce and manufactures of the country are to be financed? Treasury bills are cash—that is, they are convertible into cash always: War Bonds are not, for the Government brokers do not seem to think it necessary to buy as well as sell these securities. The customers of the banks are divided into two classes, those who have deposits and those who have overdrafts, the money of the first being lent to the second class. If the deposits are withdrawn, loans will have to be refused, and, what is worse, called in. Some other way must be found than this, for we need not explain to a Chancellor of the Exchequer, who has been in business in Glasgow, what happens when loans are called in. Mr. Robert Benson, in his speech at the meeting of the Merchants' Trust, has urged the necessity of the Government brokers making a market in War Bonds, so that they may be taken by the banks as "collateral" security.

In the discussion of industrial reorganisation and reconstruction after the war little is heard in regard to one of the most important of national business factors—the railways. Silence on this subject is probably due to a recognition that the problems to be faced will be dealt with by the railway managers and may safely be left in their hands. No matter what may be the future relations between the railways and the Government, the administration must be left to the leading men of the railway world. Perusal of the speeches of railway chairmen at recent stockholders' meetings leads to the conclusion that no decision has yet been formulated as to the degree of State control, if any, that shall exist after the war. The great task of to-day precludes serious consideration of the problematical future, but the railway chairmen appear to be confident that when the time comes for mature deliberation the railways will receive just treatment.

Undoubtedly the railways deserve well of the country, having regard to enormous unadvertised services they have performed during the war under adverse circumstances. If statistics were published of the amount of rolling stock and permanent way that has been shipped to the various fields of operations, of the special mileage run and the special tonnage and passenger traffic carried for war purposes their volume would defy the comprehension of the normal brain.

A GREAT NATIONAL DISTRIBUTION

THE PRUDENTIAL

Paid to its Policyholders in 1917 over

£9,700,000

or over £31,000 for each Working Day